

**WORK ENVIRONMENT AND EMPLOYEE PERFORMANCE IN SELECTED
COMMERCIAL BANKS IN BUJUMBURA, BURUNDI**

BY

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**A THESIS REPORT SUBMITTED TO THE COLLEGE OF HIGHER DEGREES
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DECLARATION

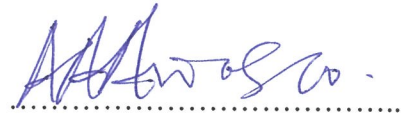
I, Muhimpundu Aisha hereby declare that this thesis report is my original work and has not been presented for a degree or any other academic award in any university or institution of learning.

Signed ... 

Date: ... 26 / October / 2018

APPROVAL

I confirm that the work reported in this thesis was done by the candidate under my guidance and supervision.


.....


.....

Dr. Awolusi, O. Dele

Date

DEDICATION

I dedicate this thesis to my parents, siblings and close friends who were there to support me financially and emotionally.

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My profound gratitude goes to the Almighty God for the gift of life and wisdom that He gave me throughout my studies.

My warm appreciation goes to my parents who supported me throughout my life most importantly academic life, May God reward them.

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LIST OF ABBREVIATIONS AND ACRONYMS

CEO	Chief Administrative Officer
CVI	Content Validity Index
ILO	International Labor Organization
PLCC	Pearson Linear Correlation Coefficient
SPSS	Statistical Package for Social Scientists
UNDP	United Nations Development Programme

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ABSTRACT

The purpose of this study is to establish the effect of work environment on employees' performance in selected commercial banks in Bujumbura, Burundi. The study was guided by the following objectives: i) to determine the effect of physical workplace factors on employee performance in selected commercial banks in Bujumbura; ii) to examine the effect of psychosocial workplace factors on employee performance in selected commercial banks in Bujumbura; and iii) to determine the effect of work life balance factors on employee performance in selected commercial banks in Bujumbura. The study adopted a descriptive survey design. The target population was 193 employees and the sample size was 130 respondents, however only 122 respondents successfully participated in the study. The data collection instruments were questionnaires and interviews; and data analysis was done using frequency and percentage tables and regression analysis. The study found that physical workplace factors affect employee performance by a variance of 43.1% ($R^2=0.431$, $p=0.000$); psychological workplace factors affect employee performance by a variance of 45.5% ($R^2=0.455$, $p=0.000$); and work life balance factors affect employee performance by a variance of 53.7% ($R^2=0.537$, $p=0.000$). The study therefore concluded that work environment in terms of physical workplace factors, psychological wellbeing of the workers and work life balance are of great relevance in enhancing employee performance positively if well considered and promoted by the management of the commercial banks, otherwise, the reverse would be true. The study in that regard made the following recommendations: The management of commercial banks should remodel the working space so that it is large and spacious enough for employees to feel comfortable when performing their work duties; the management of commercial banks should emphasize and encourage inclusive participation of employees and seek their opinions on matters that affect them; and the management of the commercial banks should come up with policies that encourage work life balance for efficiency and effectiveness of employee performance. The new knowledge added by this study was that all the variables that measured work environment, that is, physical workplace factors, psychological workplace factors and work life balance factors were all significantly and positively affecting employee performance of the surveyed commercial banks.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This study is about work environment and employee performance in selected Commercial Banks in Burundi. This chapter consists of the background, problem statement, purpose of the study, research objective, research questions, hypothesis, scope, significance of the study, and operational definitions of key terms.

1.1 Background to the Study

The background of the study was done basing on four perspectives namely; historical, theoretical, conceptual and contextual perspective.

1.1.1 Historical Perspective

In the 1990's, the factors of work environment had changed due to the changes in several factors such as the social environment, information technology and the flexible ways of organizing work processes (Hasun & Makhbul, 2015). It is believed that when employees are physically and emotionally fit, they will have the desire to work and their performance outcomes shall be increased. Moreover, a proper workplace environment helps in reducing the number of absenteeism and thus can increase the employees' performance which leads to increased productivity at the workplace (Boles et al., 2004).

Working environment plays an important role towards the employees' performance. Working environment is argued to effect immensely on employees' performance either towards negative or the positive outcomes (Chandrashekar, 2011). Globally, there are international organizations who debate the rights of employees in countries such as the United States, United Kingdom, France, Germany, and Italy. Most people spend fifty percent of their lives within indoor environments, which greatly influence their mental status, actions, abilities and performance (Dorgan, 2014). Better outcomes and increased productivity is assumed to be the result of better workplace environment. Better physical environment of office will boost the employees and ultimately improve their productivity. Various literatures pertain to the study of multiple offices and office buildings indicated that the factors such as dissatisfaction, cluttered workplaces and

the physical environment are playing a major role in the loss of employees' productivity (Carnevale, 2012; Clements- Croome, 2013).

In sub Saharan-Africa, governments have forcefully called for action to overcome challenges of poor quality of work and low productivity among employees (Alfes et al., 2013). For instance, the African Union Extraordinary Summit on Employment and Poverty Alleviation in Africa overwhelmingly endorsed the International Labor Organization (ILO's) Decent Work Agenda with an emphasis on the creation of quality jobs (Ouagadougou, 2014). On similar note, the Government of the United Republic of Tanzania supported this Pan-African call for the integration of employment growth and improved quality of work, as reflected in its National Strategy for Growth and Reduction of Poverty 2005–2010 and its National Employment Policy of 2008 (Rumba, 2015). In the case of Uganda, employees' grievances are addressed through the Federation for Uganda Employers and the Ministry of Labor. The work quality every institution in the country is checked by the Ministry of Labour (Natamba, 2015).

In Burundi, the first commercial bank (Banque de credit de Burundi) was started in 1922 during the colonial rule of the Belgium. In 1960, another commercial bank (Banque Commercial de Burundi) was established. However, for most of the post-independence period (1970s-1980s), several commercial banks came into play (Nkurunziza & Ngaruko, 2005). With financial liberalization in the late 1980s and early 1990s, Burundi's financial sector became more diversified with a series of commercial banks both foreign and local, with the latest establishment being Kenya Commercial Bank and Cooperative Rural and Development Bank both in 2012 (Bank of the Republic of Burundi, 2015). Financial institutions are concentrated in Bujumbura, the capital city, but the main banks have branches in a number of provinces. In Burundi, success in commercial banks begins with recognizing and internalizing the abilities of all the individuals in the organization. The expected transformation of the economic environment, advances in technology, and aggressive national and international markets have generated enormous pressure on commercial banks to manage the work force. High retention workplaces are using employee attitude assessment to determine the atmosphere of the workforce. All the organizational leaders now conduct some form of assessment periodically to assist with establishing development opportunities for employees within the organization (Irakoze, 2016). Furthermore, in an effort to motivate workers, commercial banks have put in

place a number of practices such as performance based pay, employee security agreement, practices to help balance family and job, as well as various forms of information sharing (Irakoze, 2016).

1.1.2 Theoretical Perspective

The study was guided by the goal-setting theory by Locke and Latham (1990), and Theory X and Y by McGregor (1960); however, it was anchored on goal-setting theory.

This study makes the use of goal-setting theory since it one of the theories that relates working environment to employee performance. This theory was put forward by Locke (1968) and according to him specific and challenging goals along with appropriate feedback contributes to higher and better employee performance. To him, willingness to work towards attainment of a goal is a main source of job motivation and performance. He argued that clear, particular and difficult goals are greater motivational factors than easy, general, and vague goals. Employees' goals achievement in this theory is by employers creating work environment that is attractive, comfortable, satisfactory and motivating to employees so as to give them a sense of pride and purpose in what they do. How working environment is designed and occupied affects not only how people feel, but also their work performance, commitment to their employer, and the creation of new knowledge in the organization (Taiwo, 2013). Locke's theory also argues that the goals should be realistic and challenging. This means that the employer must put in place an atmosphere that will bring good results in terms of performance from his/her employees thus the employer must consider what will motivate the employees so as to achieve the desired results. This can be achieved through providing good work environment to the workers as this will motivate their performance (Taiwo, 2013).

On the other hand, Theory X and Y by McGregor (1960) was also used to support the study because it provides the basic principle from which to develop positive management style and techniques. McGregor's ideas suggest that there are two fundamental approaches to managing people. Strict managers influenced by theory X generally get poor results. On the other hand, liberal managers who use theory Y, produce better performance and results, and allow people to grow and develop.

1.1.3 Conceptual Perspective

This subsection provides definitions of the main variables in this study, that is, work environment (independent variable), and employee performance (dependent variable). The definitions are provided for from different authors, scholars and publications.

Work environment is defined by Kohun (2012) as the totality of forces, actions and other influential factors that are currently and, or potentially contending with the employee's activities and performance. Work environment is defined by Oludeyi (2015) as the settings, situations, conditions and circumstances under which people work. Work environment is further elaborated by Briner, (2000) as a very broad category that encompasses the physical setting (e.g. heat, equipments), characteristics of the job itself (e.g. workload, task complexity), broader organizational features (e.g. culture, history) and even aspects of the extra organizational setting (e.g. local labour market conditions, industry sector, work-home relationships). Yusuf and Metiboba, (2012) defined workplace environment as composition of three major sub-environments which include the technical environment, the human environment and the organizational environment. This study operationalized work environment using physical workplace factors, psychosocial workplace factors, and work life balance factors.

Employee performance is defined by Iqbal et al., (2015) as the effectiveness of employee's specific actions that contribute to attain organizational goals. Employee performance is also defined by Podsakoff et al., (2013) as the way to perform the job tasks according to the prescribed job description. Furthermore, employee performance is defined by Sinha (2001) as depending on the willingness and the openness of the employee him/herself on doing their job. On the other hand, employee performance is defined by Platt and Sobotka (2010) as the combined result of effort, ability and perception of tasks. This study operationalized employee performance as employee effectiveness, work efficiency, and work productivity.

1.1.4 Contextual Perspective

Across the globe in developed countries such as United States of America, United Kingdom, China, Germany, France, and Italy, employee productivity and efficiency is achieved through employee satisfaction and attention to employees' physical as well as socio-emotional needs. Human relations researchers further argue that employee satisfaction sentiments are best achieved through maintaining a positive social organizational environment, such as by providing

autonomy, participation, and mutual trust (van der Aa et al., 2012). Based on this logic, employee satisfaction is believed to influence the development of routine patterns of interaction within organizations world over. Through mutual interactions, employees develop relationships with co-workers that also prescribe behavioral expectations and influence behaviors (Wood & Wall, 2013).

Africa today suffers from some aspects of economic, social and political underdevelopment, but that the most salient characteristic is their poverty (Kamoche, 1997). The argument can thus be made that improving work habits in African institutions can contribute to Africa's "graduation from poverty and vulnerability to well-being and security and development" (Bibangambah 2002, p.29). That is development measured in terms of its three components: -economic, social, political and the technological dimension being part of the economic component meaning the process of enhancement of capacity to effectively and adequately meet people's needs (UNDP, 2011). Africa's incapacitation or lack of capacity to address the needs of her people or affect desired and appropriate urban and rural management practices is indicative of the criticality of capacity and capacity enhancement defined by the right work habits of the working actors. Poor work habits' adverse affection productivity and growth is not a new discovery (Pritchett, 2005). The argument has been made that effective development requires high standards of ethical and performance behaviors, particularly in relation to national governance and major development projects (World Bank, 2013). The wave of globalization now requires agencies of governments and companies in other parts of the world including African nations to conduct their business in an environment characterized by speed and being connected (World Bank, 2012). The development and retention of intellectual capital determines the competitive advantage of companies (Pritchett, 2005). To survive in the 21st century, institutions in Africa and sub-Saharan Africa must be disposed to constant change and be adaptable to identify with leading people strategies and practices that correlate with excellent financial performance and adopt effective benchmarking practices against leading practices in participating sectors (Drucker, 2012; Senge, 2010).

In Burundi adjusting to work environment, whether in a new company or not can be intensely stressfully. Making one to adopt to the various aspects of workplace cultures such as communication patterns, hierarchy, dress code if any, and most importantly working and

behavioral patterns of the boss as well as the co-workers can be a lesson of life (Nkurunziza et al. 2015). Adjustments to work place cultures may lead to conflict if not handled with care. In many cases, office politics or gossip can be major stress indicators. Employees have their own needs, interests, preferences, choices, feelings and wishes which make them comfortable and feel that they are in a right place in accordance to their capabilities, and that the job will be the source of satisfying their needs and expectations. Burund banking sector makes significant investments in designing, building and ultimately recruiting knowledgeable personnel (Uwimana, 2017). The Banks immediate work environment in terms of actual physical layout and design of an office is extremely important when it comes to maximizing individual performance. Work environment strongly influences the extent to which employees are engaged in their work and committed to the organization. Thus if the work atmosphere is not conducive, it causes a very big threat and problem to productivity of the company.

1.2 Problem Statement

There is poor employee performance in the banking sector of Burundi. This is because within a period of 2 years, that is, 2015 and 2016, 23 employees had been dismissed on performance related issues from three banks in Bujumbura (i.e. Kenya Commercial Bank, Diamond Trust Bank, and Banque Commercial de Burundi) (Uwimana, 2017). The reasons for the dismissal were highly attributed to failure to meet deadlines, poor relation with other staff members, resource wasting and consistent mistakes (Uwimana, 2017). According to Keith (2014), employee poor performance is often times attributed to inadequate training and skills-set gap, low support from management, poor communication system in the organization, and poor motivation mechanisms.

The poor employee performance has over the years affected the organizational performance of several commercial banks in Bujumbura. For instance, in 2015, five (5) commercial banks lost a sum of \$20,000 due to mismanagement, while in 2016; four (4) commercial banks were unable to meet only 68% of their goals due to employee turnover (Central Bank of Burundi Annual Report, 2016).

Some commercial banks have attempted to address poor employee performance through several initiatives such as on-job training, in-service training, symposiums, seminars, coaching, and promotions (Uwimana, 2017). However, the situation does not seem to be arrested. This study

against this background investigated the effect of workplace environment in terms of physical, psychosocial and work life balance factors on employee performance in selected commercial banks Bujumbura, Burundi.

1.3 Purpose of the Study

The purpose of this study was to establish the effect of work environment on employees' performance in selected commercial banks in Bujumbura, Burundi.

1.4 Specific Objectives

- i. To determine the effect of physical workplace factors on employee performance in selected commercial banks in Bujumbura.
- ii. To examine the effect of psychosocial workplace factors on employee performance in selected commercial banks in Bujumbura.
- iii. To determine the effect of work life balance factors on employee performance in selected commercial banks in Bujumbura.

1.5 Research Questions

- i. What is the effect of physical workplace factors on employee performance in selected commercial banks in Bujumbura?
- ii. What is the effect of psychosocial workplace factors on employee performance in selected commercial banks in Bujumbura?
- iii. What is the effect of work life balance factors on employee performance in selected commercial banks in Bujumbura?

1.6 Research Hypotheses

- i. H_{01} : There is no significant effect of physical workplace factors on employee performance in selected commercial banks in Bujumbura.
- ii. H_{02} : There is no significant effect of psychosocial workplace factors on employee performance in selected commercial banks in Bujumbura.
- iii. H_{03} : There is no significant effect of work life balance factors on employee performance in selected commercial banks in Bujumbura.

1.7 Scope of the Study

This section captured information about the geographical scope, theoretical scope, content scope, and time scope.

1.7.1 Geographical Scope

This study was conducted in Bujumbura among commercial banks. Bujumbura is the capital city of Burundi. This choice of the capital was because it headquarters majority of commercial banks so it will be easier for the researcher to access the respondents. There are ten commercial banks all located in Bujumbura, therefore, the researcher surveyed all of them so as to provide comprehensive findings which can be used for generalization purposes. The banks included: Kenya Commercial Bank; InterBank Burundi; EcoBank; BCB (Banque de credit de Burundi); BANCOBU (Banque Commercial de Burundi), CRDB (Cooperative Rural and Development Bank), Diamond Trust Bank, FinBank, BBCI (Banque Burundaise Pour le Commerce et l'investissement), and BGF (Banque de Geshon et de Financement).

1.7.3 Content Scope

This study was confined on work environment (independent variable) in terms of physical factors, psychological factors, and work life balance factors. Similarly employee performance (dependent variable) was confined to employee efficiency, work effectiveness and work productivity.

1.7.4 Time Scope

This study was conducted from September, 2017 to April, 2018. This period helped the researcher to write the proposal, collect data, analyze data and present the findings.

1.8 Significance of the Study

The findings of this study will help organization management to understand the work environment factors that promote employee performance and adopt it for better organizational performance.

The results of this study will enable the organization's policy makers evaluate the impact of working environment. The management will appreciate both the positive and the negative effects that working environment can have on employees' performance.

The results of this study will be beneficial to the employees in that they will be able to do self-assessment of their performance, hence providing a platform for improvement where there is a weakness.

The customers of commercial banks will also find the results of this study relevant because they will start to receive better services given the improvement of work environment which lead to subsequent better employee performance.

It is hoped that the findings of this study will add new knowledge in the academia and serve as reference material for future researches in this area.

1.9 Definitions of Key Terms

Work environment: refers to physical workplace factors, psychosocial workplace factors, and work life balance factors in the selected commercial banks in Bujumbura, Burundi.

Physical workplace factors: refers to the flexibility, comfort, and ease of arrangement of the furniture in the workplace; lack of noise, availability of enough space, good temperature and good illumination of the workplace.

Psychosocial workplace factors: refers to ability of employees to meet their supervisors on personal development, respect for co-workers, clearly stated roles and responsibilities, job requiring wide performance of tasks, managers informing employees of important decisions, changes or plans for the future, supervisors/managers helping out employees on work related problems.

Work Life balance: refers to making changes of plans for family activities due to work related duties, demand of work interfering with home and family life, and time taken in work related activities consuming time for family life.

Employee performance: refers to employee effectiveness and efficiency in work productivity.

Employee Effectiveness: refers to the ability of an employee to use the resources available to perform his duties, his ability to have confidence in the organizational leadership, the presence of training opportunities in the organization, and availability of good work policies and payment in the organization.

Work Efficiency: refers to employee's ability to meet deadlines, prioritize tasks, complete tasks quickly, make efficient use of time at work, and use the most effective methods for doing work.

Work Productivity: refers to employee's ability to plan and prioritize his/her work, accomplish goals, use available resources effectively, complete assignments on schedules, and help others to complete their tasks.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This literature review attempts to discuss the various literature related to work environment and on employee performance. The discussion also identifies gaps left by other researchers of similar studies. However, this study attempts to fill those gaps so that the write-up can contribute to a new body of knowledge in the academic world. The chapter is subdivided into three sections, namely; Theoretical Review, Conceptual Framework, and Review of Related Literature.

2.1 Theoretical Review

This study was guided by two theories namely; goal setting theory by Locke & Latham (1990), and Theory X and Theory Y by McGregor (1960). However, the study was anchored on Goal Setting Theory.

2.1.1 Goal-setting Theory

This study was anchored on Goal-setting theory by Locke & Latham (1990). According to the theory, there appear to be two cognitive determinants of behavior: values and intentions (goals). A goal is defined simply as what the individual is consciously trying to do. Locke and Latham (1990) postulate that the form in which one experiences one's value judgments is emotional. That is, one's values create a desire to do things consistent with them. Goals also affect behavior (job performance) through other mechanisms. For Locke and Latham (1990), goals, therefore, direct attention and action. Furthermore, challenging goals mobilize energy, lead to higher effort, and increase persistent effort. Goals motivate people to develop strategies that will enable them to perform at the required goal levels. Finally, accomplishing the goal can lead to satisfaction and further motivation, or frustration and lower motivation if the goal is not accomplished.

Under the right conditions, goal setting can be a powerful technique for motivating organization members. The following are practical suggestions for managers to consider when attempting using goal-setting to enhance motivation and performance (DuBrin, 2012; Greenberg, 2011; Jewstrom, 2011).

Goals Need to Be Specific

Organization members perform at higher levels when asked to meet a specific high-performance goal. Asking organization members to improve, to work harder, or to do their best is not helpful, because that kind of goal does not give them a focused target. Specific goals (often quantified) let organization members know what to reach for and allow them to measure their own progress. Research indicates that specific goals help bring about other desirable organizational goals, such as reducing absenteeism, tardiness, and turnover (Locke & Latham, 2002).

Goals Must Be Difficult but Attainable

A goal that is too easily attained will not bring about the desired increments in performance. The key point is that a goal must be difficult as well as specific for it to raise performance. However, there is a limit to this effect. Although organization members will work hard to reach challenging goals, they will only do so when the goals are within their capability. As goals become too difficult, performance suffers because organization members reject the goals as unreasonable and unattainable. A major factor in attainability of a goal is self-efficacy (Bandura, 1997). This is an internal belief regarding one's job-related capabilities and competencies. If employees have high self-efficacies, they will tend to set higher personal goals under the belief that they are attainable. The first key to successful goal setting is to build and reinforce employees' self-efficacy.

Goals Must Be Accepted

Goals need to be accepted. Simply assigning goals to organization members may not result in their commitment to those goals, especially if the goal will be difficult to accomplish. A powerful method of obtaining acceptance is to allow organization members to participate in the goal-setting process. In other words, participation in the goal-setting process tends to enhance goal commitment. Participation helps organization members better understand the goals, ensure that the goals are not unreasonable, and helps them achieve the goal. The factor of self-efficacy mentioned above also may come into play regarding imposed goals. Some individuals may reject imposed goals, but if they have self-efficacy, they may still maintain high personal goals to accomplish the imposed goals (Bandura, 1997).

Feedback Must Be Provided on Goal Attainment

According to Herzberg (2009), feedback helps organization members attain their performance goals. Feedback helps in two important ways. First, it helps people determine how well they are

doing. For example, sports teams need to know the score of the game; a sharpshooter needs to see the target; a golfer needs to know his score. The same can be said for a work team, department, or organization. Performance feedback tends to encourage better performance. Second, feedback also helps people determine the nature of the adjustments to their performance that are required to improve. For example, sports teams watch video reproductions of a game and adjust their play; a sharpshooter can adjust his shot; a golfer can adjust her swing; and a chief executive officer (CEO) of an organization can gauge the growth, profitability, and quality of a product line.

Goals Are More Effective When They Are Used to Evaluate Performance

Newstrom (2011) argues that when employees know that their performance will be evaluated in terms of how well they attained their goals, the impact of goals increases. Salespeople, for example, have weekly and monthly sales goals they are expected to attain. Telephone operators have goals for the number of customers they should assist daily. Quarterbacks are judged on the completion percentages of passes thrown and the number of yards the offense generates per game. Coaches are assessed on their win-loss record. CEOs of organizations such as IBM, General Motors, and Microsoft Corporation are evaluated on meeting growth, profitability, and quality goals.

Deadlines Improve the Effectiveness of Goals

Lunenburg (2011) posits that for most employees, goals are more effective when they include a deadline for completion. Deadlines serve as a time-control mechanism and increase the motivational impact of goals. Being aware that a deadline is approaching, the typical employee will invest more effort into completing the task. In contrast, if plenty of time remains for attaining the goal, the employee is likely to slow down his or her pace to fill the available time. However, when deadlines are too tight, particularly with complex tasks, the quality of work may suffer.

Group Goal-Setting is As Important As Individual Goal-Setting

Today, many organization members work in groups, teams, or committees. Having employees work as teams with a specific team goal, rather than as individuals with only individual goals, increases productivity. Furthermore, the combination of compatible group and individual goals is more effective than either individual or group goals alone. A related consideration is that when a

team member perceives that other team members share his or her personal goals, the individual will be more satisfied and productive. A study of project teams indicated that a perceived fit between individual and group performance goals resulted in greater individual satisfaction and contribution to the team (Kristof-Brown & Stevens, 2001).

Despite the benefits of goal setting, there are a few limitations of the goal-setting process (Locke & Latham, 2002). First, combining goals with monetary rewards motivates many organization members to establish easy rather than difficult goals. In some cases, organization members have negotiated goals with their supervisor that they have already completed. Second, goal setting focuses organization members on a narrow subset of measurable performance indicators while ignoring aspects of job performance that are difficult to measure. The adage “What gets measured is what gets done” applies here. Third, setting performance goals is effective in established jobs, but it may not be effective when organization members are learning a new, complex job.

2.1.2 Theory X and Theory Y

Theory X and Y created by McGregor (1960) has been a valid basic principle from which to develop positive management style and techniques. McGregor's ideas suggest that there are two fundamental approaches to managing people. Strict managers influenced by theory X generally get poor results. On the other hand, liberal managers who use theory Y, produce better performance and results, and allow people to grow and develop.

Theory X

In the first few decades of the 20th century Theory X is the style that predominated in business after the mechanistic system of scientific management had swept everything away. Theory X is an authoritarian style where the emphasis is on “productivity, on the concept of a fair day's work, on the evils of feather-bedding and restriction of output, on rewards for performance (Hindle 2003). Latterly Theory X has been considered as a negative way of dealing with employees. In his theory it is assumed that employees are, by nature, reluctant to fulfill the obligations of their job and instead will find ways to avoid work or otherwise reduce their work output in a bid to expend the least amount of effort possible. When there is more motivated management staff and owners urge the employees into making them work, the company will be successful and have

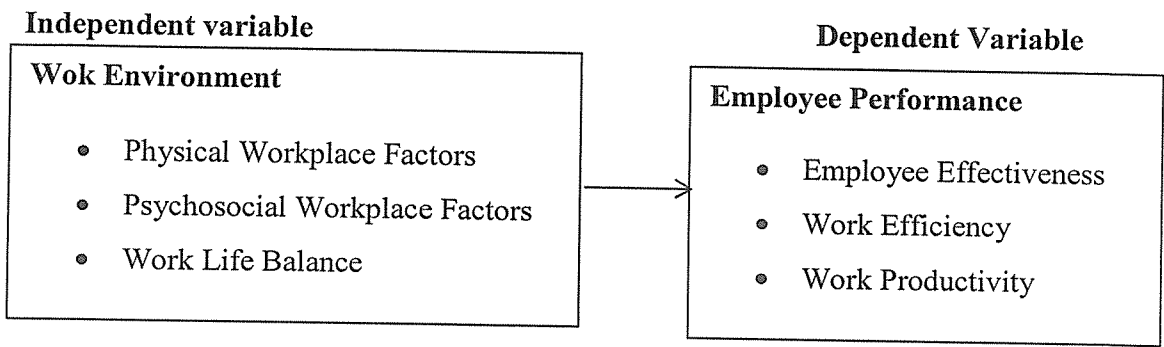
productive employees as conceived by Theory X. In order to detect attempts by the staff to avoid work it is demanded a strict control and monitoring of behavior. The authority must keep a careful eye out for sabotaging effects by self-interested employees and find the cause of disruptions, handing out penalties in the belief that a sincere wish to avoid responsibility is the root cause for the majority of trouble.

Theory Y

Theory Y is a participative style of management which “assumes that people will exercise self-direction and self-control in the achievement of organizational objectives to the degree that they are committed to those objectives”. It is management's main task in such a system to maximize that commitment (Hindle 2003). In many ways, Theory Y is, the diverse to that of Theory X. Rather than taking the view that employees must be forced to do what management want and that they will not, under any circumstances, do anything beneficial for the company under their own direction, Theory Y states that employees actually become more productive when more trust and responsibility is delegated to them. According to Theory Y, employees do wish to work and be productive and the act of doing well at work is itself a strong motivator. Moreover if the employee's will seek responsibility and ways to be productive, if they are allowed to do so. According to Carson (2005), McGregor theory Y stands in a unique place in management history and advocated a heightened awareness of management's responsibility for the human side of employer-employee relations. In a nutshell, according to McGregor: “Man is a wanting animal and as soon as one of his needs is satisfied, another appears in its place. McGregor urged companies to adopt Theory Y. Only it, he believed, could motivate human beings to the highest levels of achievement. Theory X merely satisfied their lower-level physical needs and could not hope to be as productive.

2.2 Conceptual Framework

This is a diagrammatic representation of variables. The framework shows the linkage of variables under their measurable units.



Source: adapted from: Kohun (2012); Iqbal et al. (2015), modified by the research (2017).

Figure 1: Conceptual Framework

The work environment as the independent variable is measured as physical workplace factors, psychosocial workplace factors, and work life balance. The dependent variable which is employee performance is measured using employee effectiveness, work efficiency, and work productivity. The effect of the independent variable on the dependent variable is that having good physical workplace factors such as good lighting, good temperature, good furniture and spacious room is most likely to influence employees’ effectiveness in their work. Similarly, psychosocial workplace factors such as a manageable workload, some personal control over the job, support from colleagues and supervisors, positive relationships at work and a reasonably clear role can equally promote work efficiency among employees. Lastly, having a balanced work life such as having time with family members and friends and work leave can as well promote increased productivity among employees.

2.3 Review of Related Literature

Related literature is presented basing on the objectives of the study;

2.3.1 Workplace Environment

Workplace environment is the sum of the interrelationships that exists within the employees and the environment in which they work (Kohun, 2012). According to Heath (2009), this environment involves the physical location as well as the immediate surroundings, behavioral procedures, policies, rules, culture, resources, working relationships, work location, all of which influence the ways employees perform their work. The quality of the workplace environment impacts on employees' performance and subsequently influences the organization competitiveness.

Humphries (2011) argues that an effective workplace environment management entails making work environment attractive, comfortable, satisfactory and motivating to employees so as to give employees a sense of pride and purpose in what they do. Employees will and are always contented when they feel their immediate environment; both physical sensations and emotional states are in tandem with their obligations (Farh, 2012) and how well employees connect with their organization's immediate workplace environment, influences to a great extent their error rate levels, efficiency and innovativeness, collaboration with other employees, absenteeism and, ultimately their retention (Leblebici, 2012).

According to Chandrasekhar (2011), the type of workplace environment in which employees operate determines whether or not such organization will prosper. Physical workplace environment contextualizes the office layout and design while psychosocial factors include working condition, role congruity and social support from supervisors. Policies encompass employment conditions of employees derived from industrial instruments and agreements negotiated with employees and unions, along with human resources policies. Employees spend fifty percent of their lives within indoor environments, which greatly influence their performance capabilities (Sundstrom & Sundstrom, 2010). Better physical workplace environment will boosts employees' performance and ultimately improve their productivity.

Kohun (2012) asserts that a healthy workplace environment makes good business sense and is characterized by respect that supports employee engagement and creates a high performance

culture that encourages innovation and creativity. Cunnen (2013) explains that organizations deemed as a positive place to work will more likely have a competitive edge since they are in a better position to attract and retain highly skilled employees. This is a significant consideration in the current tight labour market. O'Neill (2007) adds that a positive workplace environment is likely to result in less employee turnover, fewer cases of fraud, better safety practices, easier to attract and retain qualified employees and improved employees' wellbeing.

McGuire (2014) posits that to understand the critical importance of workplace environment in the organization is to recognize that the human factor and the organization are synonymous. Changing environments provide institutions with opportunities as well as a myriad of challenges. One aspect of the competitive challenges faced by institution lies in the management and integration of physical and psychosocial environments (Altman, 2000). By incorporating a balanced workplace environment, the organization is optimizing profitability and improving the company's popularity as a workplace; projecting a modern corporate entity, which in turn can help attract highly qualified employees.

Work environment can be divided into two components namely physical and behavioral components (Stallworth & Kleiner, 2012). The physical environment consists of elements that relate to the office occupiers' ability to physically connect with their office environment. The behavioral environment consists of components that relate to how well the office occupiers connect with each other, and the impact the office environment can have on the behavior of the individual. According to Haynes (2011), the physical environment with the productivity of its occupants falls into two main categories office layout (open-plan verses cellular offices) and office comfort (matching the office environment to the work processes), and the behavioral environment represents the two main components namely interaction and distraction.

These components can further be divided in major attributes and operationalised in the form of different independent variables. These variables will be used for analysis of their impact on dependant variable (Stallworth & Kleiner, 2012). It is generally understood that the physical design of offices and the environmental conditions at work places are important factors in organizational performance.

Shrestha and Shruti (2014) mention that the benefits of creating and maintaining a positive working environment are huge and include among other; greater productivity, happier people,

employee stability, business advantage, higher profits, greater security, and better health. Improving working environment results in decrease in the number of error rates, complaints, absenteeism and hence increases performance. Govindarajulu and Bonnie (2013) also highlighted that in this twenty-first century, businesses are moving towards more strategic approach of environmental management to enhance their performance through improving and managing performance level of employees. Therefore, the modern physical environment is distinguished by technology, computers, machines, general furniture and furnishings which continually affect the brain and health of employees. Stoessel (2011) argues that organizations must ensure that the physical layout is covering all need of employees such as communication and privacy, formality and informality, functionality and cross-disciplinarily.

Gensler (2016) further stated that despite the potential of workplace environment, many organizations still do not pay the required attention. His findings highlighted that 40% of the employees believe that their companies want to keep their costs low that is why their workplaces have bad designs and 46% of employees think that the priority list of their company does not have workplace design on top. When data was summarized, almost one out of every five employees rated their workplace environment from, 'fair to poor'. 90% admitted that their attitude about work is adversely affected by the quality of their workplace environment while, 89% employees blamed their working environment for their job dissatisfaction.

2.3.2 Employee Performance

Employee performance in the organization is very important to determine a company's success and profitability. According to Chien (2015), a successful organization require employees who are willing to do more than their usual job scope and contribute performance that is beyond goal's expectations. Furthermore, employees' performance is important in undertaking of the flexible performance to be critical to organizational effectiveness in an increasingly competitive environment (Aryee et al. 2014).

Nowadays, most of the companies facing contemporary challenges are required to put more emphasis on enhancing employees' performance (Gruman & Saks, 2010). Hence, to engage in effective performance, management needs to allow employees to have more authority to design their job and roles. Thus, at the end, employees will discover their job more fit between

employees' skills, needs and values. Furthermore, organizational policies and daily practices need to interact well to build priority areas in employees' performance (Gruman & Saks, 2010).

According to Tavakolia (2010), employees' performance will decrease due to the reason of downsizing, innovations, restructuring and mergers in the organization. In addition, changing of the location, time, quality and quantity of the task and responsibilities might radically affect the work life of the employees. Furthermore, Levay (2010) suggests that creation of organization change will challenge the interests and values of the existing employees and build up crisis on the opposition to change.

2.3.2.1 Employee Effectiveness

Employee effectiveness is the ability of an employee to meet the needs of the organization with the resources available. Effectiveness oriented companies are concerned with output, sales, quality, creation of value added, innovation, cost reduction. It measures the degree to which a business achieves its goals or the way outputs interact with the economic and social environment. Usually effectiveness determines the policy objectives of the organization or the degree to which an organization realizes its own goals (Zheng, 2010).

Meyer and Herscovitch (2014) analyzed employee effectiveness through organizational commitment. Commitment in the workplace may take various forms, such as relationship between leader and staff, employee's identification with the organization, involvement in the decision making process, psychological attachment felt by an individual. Shiva and Suar (2010) agree that superior performance is possible by transforming staff attitudes towards organization from lower to a higher plane of maturity, therefore human capital management should be closely bound with the concepts of the effectiveness.

According to Heilman and Kennedy (2011), employee effectiveness helps to assess the progress towards mission fulfillment and goal achievement. In order to improve employee effectiveness, management should strive for better communication, interaction, leadership, direction, adaptability and positive environment.

2.3.2.2 Work Efficiency

Work efficiency refers to the ability to avoid wasting materials, energy, efforts, money, and time in doing something or producing a desired result. In a more general sense, it is the ability to do

things well, successfully, and without waste. Efficiency is the ability to perform the tasks with available resources i. e. manpower, machine, money and materials. Taormina and Gao (2009) indicated that efficiency refers to obtaining the most output from the least amount of input. Accordingly, managers should be concerned with employee work efficiency since high efficiency should lead to lower costs but better products, which would benefit the organization.

Low (2000) posits that efficiency measures relationship between inputs and outputs or how successfully the inputs have been transformed into outputs. To maximize the output Porter's Total Productive Maintenance system suggests the elimination of six losses, which are: (1) reduced yield – from start up to stable production; (2) process defects; (3) reduced speed; (4) idling and minor stoppages; (5) set-up and adjustment; and (6) equipment failure. The fewer the inputs used to generate outputs, the greater the efficiency.

According to Pinprayong and Siengthai (2012) there is a difference between business efficiency and organizational efficiency. Business efficiency reveals the performance of input and output ratio, while organizational efficiency reflects the improvement of internal processes of the organization, such as organizational structure, culture and community. Excellent organizational efficiency could improve entities performance in terms of management, productivity, quality and profitability.

Pinprayong and Siengthai (2012) introduced seven dimensions, for the measurement of organizational efficiency: organizational strategy; corporate structure design; management and business system building; development of corporate and employee styles; motivation of staff commitment; development of employee's skills; and subordinate goals. Effectiveness and efficiency are exclusive, yet, at the same time, they influence each other; therefore it is important for management to assure the success in both areas. Pinprayong and Siengthai (2012) suggest that return on assets is a suitable measure of overall company performance, since it reveals how profitable organizations assets are in generating revenues. However, it is important to understand that efficiency does not mean that the organization is achieving excellent performance in the market, although it reveals its operational excellence in the source of utilization process.

2.3.2.3 Work Productivity

Productivity refers to the output relative to the inputs per person or system with reference to a point of time (Lazear, 2011). Stated more clearly, productivity refers to the amount of goods and services produced with the resources used. Productivity is the efficiency with which output is produced by a given set of inputs. According to Shaw and Lazear (2010), productivity is generally measured by the ratio of output to input. An increase in the ratio indicates an increase in productivity. Conversely, a decrease in the output/input ratio indicates a decline in productivity. Labor productivity is the amount of goods and services that a labourer produces in a given amount of time. It is one of several types of productivity that economists measure. Labour productivity can be measured for an individual, a firm, a process or a country (De Grip & Sauermann, 2012).

Mas and Moretti (2013) argue that work productivity is the value added per employee divided by the average number of employees during the year converted into full-time equivalents. The quantity of goods and services that someone can produce with a given expenditure of effort, usually measured or averaged out in terms of time spent working or labour time. It is the ratio of the amount produced to the amount of labour put in it, measured as product per person-hour or person-year. Productivity growth reflects growth in output not attributable to growth in inputs (such as labour, capital and natural resources). Increases in productivity can be driven by technological advances (through innovation and increases in skills) or improvements in efficiency (making better use of existing technology). Over the long term, productivity improvements are considered to be the main contributor to higher results, profitability, earning and rising living standards (Mas & Moretti, 2013).

According to Chukwuma and Obiefuna (2014), employee work productivity is affected by multiple factors. Sometime one or more factors play their role to increase or decrease the work productivity. The factors that affect the performance or productivity are the same. Because when the productivity of individual is increased automatically his performance is also increased.

The management experts (Stoner, Freeman & Gilbert 2007; Robbins, Judge & Sanghi, 2008) have classified these factors under following heads: physical, organisational, location, and technological; cultural and behavioural; global influences, innovativeness, strategic alliances, liberalized policies; managerial and organizational business environment; levels of flexibility in

internal labour markets and the organization of work activities e.g. the presence or absence of traditional craft demarcation lines and barriers to occupational entry; and individual rewards and payment systems, and the effectiveness of personnel managers and others in recruiting, training, communicating with, and performance-motivating employees on the basis of pay and other incentives.

On the other hand, the individual factors that affect the performance or productivity are listed by Cole (2005); and Chukwuma and Obiefuna (2014) as: working conditions; working hours; nature of job; employees competencies; job security; welfare and social security; training of employees; salary packages; liberty at work to perform; quality of leadership; motivation of employees; career development opportunities; rewards, recognition and incentives; organizational culture; behaviour of employees; location of work; management approach; HR policies; Technology at work; Business environment; and level of competition in market.

2.3.3 The Effect of Physical Workplace Factors on Employee Performance

A physical work environment can result a person to fit or misfit to the environment of the workplace. A physical work environment can also be known as an ergonomic workplace. Researches on the workplace environment need to be done in order to get an ergonomic workplace for every each of the employees. By having this ergonomic physical workplace at their workplace, it will help employees from not getting the nerve injury (Cooper & Dewe, 2004). Moreover, based on Margulis and Konar (2015), they stated that there are a few factors of physical work environment that need to be improved. The factors are such as lightings, the floor configuration, office layout and also the furniture layout. According to McCoy and Evans (2005), they stated that the elements of physical work environment need to be proper so that the employees would not be stressed while getting their job done. In their article, they also stated that the physical element plays an important role in developing the network and relationship at workplace.

The ability of the physical workplace environment to influence behaviours and to create an image is particularly apparent for service businesses such as banks. The physical environment includes components of the tangible workplace environment that comprise spatial layout and functionality of the surroundings (Kohun, 2012). Spatial layout refers to the ways in which machinery, equipment, and furnishings are arranged, the size and shape of those items, and the

spatial relationships among them. The spatial layout of furniture was found to influence the amount and nature of conversation between individuals (Becker, 2011). Functionality refers to the ability of the same items to facilitate performance and the accomplishment of goals. How performance is achieved will be affected by how well people fit with their physical workspace and physical work environment (Srivastava, 2008).

In a broader perspective, the physical workplace environment; include but not limited to the comfort level, ventilation, heating, natural lighting and artificial lighting. According to Temessek, (2009) the above features assist on the functional and aesthetic side, the décor, and design of the workplace environment that ultimately helps improve the employees experience and necessitate better performance. He emphasizes that banking services “must insist on the utility and the role of environmental information, facilitating employees’ engagement with better space management, and the automation of certain tasks”. Similarly, if the tasks to be performed are very complex, efficiency of layout and functionality will be more important than when the tasks are simple.

Office layout and design impressions suggest that certain dimension serves a symbolic function by connoting meanings and images about organizations and further how their employees are to be engaged (Challenger, 2000). Based on these affordances, it is suggested that employees will tend to identify more with these features which enhance performance. Informal seating arrangements, such as chairs placed at a right angle facilitate social interaction, whereas formal seating arrangements, such as chairs placed back-to-back discourage social interaction (Doman, 2008). This also helps explain how style of furnishings and other physical symbols may come to serve a symbolic function.

A study by Naharuddin and Sadegi (2013) revealed a significant relationship between physical work environment and employee performance. The physical factors that significantly affected employee work performance included lighting and noise. These factors caused disturbances and discomfort due to too bright light and high level of noise reducing the employees’ productivity.

Similarly a study by Kamarulzaman, Saleh, Hashim, Hashim and Abdul-Ghani (2011) on the influence of physical office environment towards employees revealed a positive effect. The study found that room temperature, water quality, lighting and noise significantly affected employee performance. The study concluded that temperature, water quality, lighting and noise should be

taken into consideration, but also the indoor air quality, thermal comfort, layout of individual workspaces, workplace colour schemes, interior plants, dust levels and biological contaminants, indoor carbon dioxide concentration and many other factors should be considered by the top management of organizations.

2.3.4 The Effect of Psychosocial Workplace Factors on Employee Performance

The psychosocial factor of work environment is generally considered to be one of the most important issues in contemporary and future societies. They refer to the interactions between the environment and working conditions, organizational conditions, functions and content of the work, effort, workers' individual characteristics and those of members of their families (Vischer, 2008). Therefore, the nature of the psychosocial factors is complex, covering issues relating to the workers, general environment and work.

Noe (2008) define employee workplace welfare in terms of six key areas: a manageable workload; some personal control over the job; support from colleagues and supervisors; positive relationships at work; a reasonably clear role; and a sense of control or involvement in changes at the workplace. Individual associations with the working environment are important as they impact upon the ability of the individual to take control of their work and the level of stress they experience within the workplace (Warr, 2002).

The behavioral factors that may affect the performance of bank employees at work place are the exclusive nature and function of job satisfaction change, or systematic development or weakening in job satisfaction over spell (Warr, 2002). There are lots of other aspects that may enhance or lower the employees' performance; some of which include role congruity, supervisor support and leadership styles in banks rank among the factors that may individually and collectively effect on the performance of employees.

The significance of psychological wellbeing at workplace has developed in last 20- 30 years as physical work has more been converted into mental work , and more a person work mentally he or she feels more psychological pressure at work. Some percentage of pressure at work is necessary for creativity and performance in work but after certain level it affects negatively the performance of an employee as well as of the organization. Pressure of being competitive

enhances productivity and creativity of an employee, but when an employee find himself into much pressure the wellbeing of employee get smashed (Ogiamien & Izuagbe, 2016).

According to Karlsson (2012), psychological wellbeing is the core element of overall wellbeing and is connected to physical health, mental health, longer lives for individual employees. People are happy when they subjectively believe themselves to be happy. Psychologically well beings experience positive vibrations than negative vibrations. According to circumplex model of emotion, psychological wellbeing measures the two dimensions of individual feelings, the hedonic or pleasantness. Psychologists have experienced the role of pleasantness dimension in the individual's life. For example depressed people tend to have negative vibrations, pessimist, low self-esteem, low motivation level, reduced working capacity, hypertension or alcoholism than people having positive vibrations, optimist, high self-esteem and high morale, high productivity, happier life.

Chong (2012) argues that investment in psychological wellbeing pays dividend to both the employer and the employee. Employer get benefitted in the form of improved outcomes and improved productivity, loyalty, dedicated work force and for the employees longer happier lives, greater level of satisfaction. Many studies and researches have shown that there is relationship between level of psychological wellbeing in workplace and business outcome for organizations. At present times it is a basic issue to develop positive psychological wellbeing for the whole workforce and the employer. Positive psychological wellbeing refers to being efficacy, hope, optimism and resilience among workers employees. Psychological wellbeing has been found to be related to both work and personal life outcomes.

Usman (2017) conducted a study to verify the effects of psychological wellbeing on employee job performance. He further explored the understanding of psychological wellbeing through comparisons between projectized and non-projectized organization structures. The study was based on the self-assessment of 84 employees' psychological wellbeing and the evaluation by their superiors of their job performance from 17 Information Technology companies. The study validated that higher psychological wellbeing is useful for the increased employee job performance in the organizations and this relationship is equal in projectized and non-projectized organizational structures. Furthermore, the study showed that the psychological wellbeing and

employee job performance levels are same for both projectized and non-projectized organizations.

Alam and Rizvi (2012) in their research on psychological wellbeing of bank employees compare the psychological wellbeing of private sector and public sector employees. Data was collected from 100 private and public sector employees of banks. The age of respondents were between 30 to 50 years. Only male employees were taken as sample for purpose of study. They concluded that psychological wellbeing of public sector employees was higher than private sector employees. T- test was used to analyze the data. The study revealed that private sector employees suffer more from job related problems. the study recommended that unhealthy situation and factors responsible for the negative wellbeing should be detected and be removed and organization should provide adequate action to enhance the wellbeing of employees.

Ajala (2013) studied the impact of workplace spirituality on wellbeing of employees at the industrial sectors. Sample of 275 respondents were taken for the purpose of study from three different industrial sectors that were food and beverages, publishing and agro allied from Oyo state. Descriptive survey research design was used for the study. The study revealed that all the three dimensions of spirituality at workplace, meaningful work, interconnectedness and purposeful work was positively related to wellbeing of employees. When the employee has a spiritual life he/she work with more commitment and with his full potential. It also helps in reducing the stress, conflict and absenteeism.

2.3.5 The Effect of Work Life Balance Factors on Employee Performance

Work-life balance is a combination of interactions among different areas of one's employed life, the pro and cons associated with the balance or imbalance can affect various levels of employees required roles. Work-life balance is defined as people spending sufficient time at their jobs while also spending adequate time on other pursuits, such as family, friends, and hobbies (Smith, 2010). It is a reflection of the needs for all employees to balance their work lives with their lives off the job, regardless of whether or not they have day-to-day family responsibilities (Galinsky, Bond & Friedman, 2014).

Work-life balance has been defined by Clark (2011) as satisfaction and good functioning at work and at home with a minimum of role conflict. According to Hill et al. (2011) work life balance

could also be the degree to which an individual is able to simultaneously balance the temporal, emotional, and behavioural demands of both paid and family responsibilities. The inability of employees to achieve balance between the work and home domains can have negative consequences for both the individual and the organisation (Allan, Loudoun, & Peetz, 2013).

Tausig and Fenwick (2015) measured perceived work-life balance using two items: the extent to which workers feel successful in balancing work and personal life, and the amount of conflict they face in balancing work and personal life. In response to this concern, an increasing number of banks now offer extensive work-life benefit programs for their employees. Work-life programs most commonly include factors such as flexible hours and part-time work.

Orogbu, Onyeizugbe and Chukwuemeke (2015) in their study examined work life balance and employee performance in selected commercial banks in Lagos state. Pearson product moment correlation and regression analysis were used to test the hypothesis. It was discovered that there was a significant positive relationship between leave policy and service delivery. The findings revealed that leave policy motivate employee ability to deliver services efficiently and effectively. The study concluded that work life balance practice was an important factor in increasing employee performance. The study recommended that managers of these commercial banks should prioritize creating different work life balance incentives that would improve employee performance.

Fapohunda (2014) investigated on the exploration of the effect of work life balance on productivity. The aim of the study was to explore the connection between work life balance and organization productivity and whether work life balance practice possibly decreases employee turnover and absenteeism. 200 respondents in the banking industry were used for the survey. A structured questionnaire was used to collect data. Chi square was used to analyze the data. The finding of the result was that there is a positive relationship between work life balance practice and employee turnover. It also found out that management support was not satisfactory.

Samau, Muleke, Makaya and Wagoki, (2013) investigated work life balance practices on employee job performance at eco bank Kenya. The main objective was to determine the effect of organization work life balance on employee performance. Fifty-Five (55) Eco Bank employees were drawn through quota sampling method who also responded to survey questionnaires. Spearman's Correlation Analysis was used to test the candidates' work life balance, their

performance to the organization. The finding of the empirical study showed that there was correlation between work life balance and employee performance.

Typically, Hye (2013) investigated “the work life balance and employees performance: the mediating role of affective commitment” which was aimed at investigating the effect of work life balance on affective commitment and in role performance. 293 respondents filled the questionnaires which were used for the survey. The Statistical Package for Social Sciences (SPSS) was used to analyze the quantitative data including reliabilities and multiple regressions. The finding of the empirical test demonstrated that employee experience of work life balance increase affective commitment.

Dissanayaka and Ali (2013) investigated the impact of work life balance on employee performance. The aim of the study was to analyze the relationship between work life balance and employee performance. 96 employees were used for the survey and questionnaire was distributed to them in which the data was used to run analysis. Pearson moment correlation was used to analyze the data. The finding of the result was that there is a positive relationship between work life balance and employee performance. Also there is a need for systematic effort to enhance work life balance of the employee to achieve better employee performance.

2.4 Related Studies

This empirical analysis attempts to discuss various studies on work environment which has effect on employee performance.

Massoudi and Hamdi (2017) investigated the consequence of work environment on employees productivity in foreign private banks operating in Kurdistan Region of Iraq and examined the relationship between the workplace physical conditions and employee's productivity. The research used qualitative approach, the data was collected using a questionnaire distributed to 50 employees working in four foreign banks in the Kurdistan Region of Iraq. The results showed that there is a relationship between office environment and productivity of employees. Behavioral components of office environment had a greater effect on productivity, than the physical components alone.

Sharma and Lakshmi (2016) conducted a study on the impact of working environment on productivity of employees in the banking sector of India. A closed ended questionnaire was

developed to get feedback from target audience and different statistical methods were used to drive result from collected data. It was found that the factors like perceived supervisor support, relation with co-workers, training and development, attractive and fast incentives and recognition plans, and adequate work load at work place were helpful in developing a working environment that had positive impact on employee's level of productivity in the organizations.

Nanzushi (2015) conducted a study to investigate the effect of workplace environment on employee performance in the mobile telecommunication firms in Nairobi City County. The sample size included a total of 164 employees. Descriptive research design was adopted for the study. Data was analysed using descriptive statistics that included frequencies, mean scores, standard deviation and percentages. The study found that work environmental factors that influenced employee performance were physical environment factors, reward, management / leadership style, training and development and work-life balance. The findings revealed that employees were not satisfied with the management style and promotions in their organizations. The study recommends that mobile telecommunications firms need to set up more comprehensive reward systems, change management style to transformational leadership style that is inclusive of all employees. The working conditions of employees should also be improved to motivate employees to work.

Gitahi, Waiganjo and Koima (2015) conducted a study on the effect of workplace environment on the performance of commercial banks employees in Kenya. To achieve the objectives of the study, a survey design was employed. A sample of 173 employees participated in the study as respondents. Descriptive statistics and multiple regression models were used to analyze the data. The study findings showed that the physical aspects did not have a significant effect on employee performance while the psychosocial and work life balance factors were significant. The results therefore indicated that psychosocial aspects exhibited the strongest association with employee performance while physical aspects and psychosocial aspects were moderate. It recommended that attention be given to the other influences of workplace life environments consisting the physical and work life balance aspects.

A study by Jayaweera (2015) tested the relationship between work environmental factors and job performance with work motivation and the extent to which this relationship is mediated by work motivation among a sample of hotel workers in England. In this cross-sectional study, a

questionnaire survey was conducted among 254 hotel workers at twenty-five chain hotels in Bristol, England. The study found that there was a significant relationship between work environmental factors and job performance and that work motivation mediates the relationship between working conditions and job performance. The results also suggested that there was a significant relationship between work motivation and job performance of the hotel workers. The results point to the importance of working conditions and work motivation in explaining job performance of hotel workers in the framework of work environmental conditions and job performance.

Naharuddin and Sadegi (2013) investigate the effect of workplace environment's factors towards employees' performance in Malaysia. Data was collected through the survey method; a total of 139 employees participated in the study. The study found that only supervisor support was not significant towards the employees' performance, however, job aid and physical workplace environment were found to be significant to employees' performance.

Furthermore, Khan et al. (2011) investigated in their study the impact of workplace environment and infrastructure on employees' performance among a sample of 150 respondents from the education sector in Pakistan and concluded that incentives at workplace had a positive impact on employee's performance while infrastructure at workplace had no significant impact on employees.

2.5 Research Gap

Several studies on work environment and employee performance were done in several sectors including banks, telecommunication companies, hotels and education sector. For example, Massoudi and Hamdi (2017) investigated the consequence of work environment on employees productivity in foreign private banks operating in Iraq; Sharma and Lakshmi (2016) conducted a study on the impact of working environment on productivity of employees in the banking sector of India; Nanzushi (2015) conducted a study to investigate the effect of workplace environment on employee performance in the mobile telecommunication firms in Nairobi City County; A study by Jayaweera (2015) tested the relationship between work environmental factors and job performance with work motivation in the hotel sector in England; and Khan et al. (2011) investigated in their study the impact of workplace environment and infrastructure on employees' performance in the education sector of Pakistan. However, none of the above studies

measured employee performance using employee effectiveness or work efficiency, hence posing a content gap that the current study investigated.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter provides a description of research design that will be used, target population, sample size, sampling technique, data source, data collection method, research instrument, validity and reliability, data gathering process, data analysis, ethical consideration, and limitations of the study.

3.1 Research Design

The study adopted a descriptive and cross-sectional design. The descriptive survey design method was useful in exploring how work environment affect employee performance in commercial banks in Burundi. It is an efficient approach of collecting data regarding characteristic of sample of a population, current practices, conditions or needs (Chandran, 2004). This design was preferred because it provides tools for describing collections of statistical observations and reducing information to an understandable form (Sekaran, 2003). Furthermore, both quantitative and qualitative approaches were applied. The choice for this approach was based on the premise that when quantitative and qualitative methods are used in combination, a more complete analysis would be obtained since they complement each other (Morse, 2003). Quantitative approach was preferred because it depends upon the collection of quantitative data such as statistics and percentages. On the other hand, the qualitative approach was based upon developing a hypothesis, for example, based upon the actual scenario in the banking sector. The qualitative approach relied primarily on the collection of qualitative data in form of words from key interview informants.

3.2 Research Population

The target population of this study included all the managerial and technical employees of all the ten commercial banks in Bujumbura; it included a total 193 participants (Human Resource Departments Annual Reports, 2016). Managerial staffs are individuals within the commercial bank who hold leadership positions such as department manager, team leader/supervisor or general manager. Technical staffs are professional employees within the various departments of commercial bank such as: human resource, finance, public relations, information technology, customer care, operations, and marketing.

3.3 Sample Size

This sample size was computed using Slovin's formula which states that for any given Population (N) the sample size (n) is given by:

$$n = \frac{N}{1 + N(e^2)}$$

Where; n = the required sample size, N = the known population size; and e= the level of significance, which is fixed at = 0.05

$$n = \frac{193}{1 + 193(0.05)^2}$$

$$n = 130$$

Therefore, the sample size of this study is 130 respondents. Table 3.1 gives the summary the target and sample size.

Table 3.1: Target Population and Sample Size

Banks	Target population		Sample size	
Category of respondents	Managerial staff	Technical staff	Managerial staff	Technical staff
Kenya Commercial Bank	4	19	3	13
InterBank Burundi	4	17	3	11
EcoBank	4	18	3	12
Banque de credit de Burundi	4	16	2	11
Banque Commercial de Burundi	3	12	2	9
Cooperative Rural and Development Bank	4	16	3	11
Diamond Trust Bank	2	13	1	9
Banque Burundaise Pour le Commerce et l'investissement	2	15	1	10
Banque de Geshon et de Financement	4	18	3	12
FinBank	3	15	2	10
Sub Total	34	159	22	108
Overall Total	193		130	

Source: Commercial Banks' Human Resource Department Reports (2016)

3.4 Sampling Technique

The researcher used simple random sampling with intent of selecting respondents without bias by giving every participant equal chance of participating in the study. The entire process of sampling was done in a single step with each subject selected independently of the other members of the population. The researcher achieved this by writing the names of all the respondents obtained from human resource departments in different pieces of papers. The names of the respondents were then put in a big dish and shaken to ensure random mixture. The names were randomly selected one at a time until a complete number of respondents were arrived at. This method was preferred because of its non-biasness and inclusiveness. It gives every respondent equal opportunity to participate in the study without any special considerations.

3.5 Data Source

This study was based on only primary source of data collection. This is because primary data are likely to be more up-to-date than data obtained from published source.

3.5.1 Primary Source

The primary source was collected using questionnaires and Interviews.

3.5 Data Collection Methods

The study adopted survey questionnaires as the data collection method.

3.5.1 Surveys

The study used survey method of data collection. The researcher preferred to use survey method because it is good for gathering descriptive data, relatively easy to administer, cost effective and time saving. This method was used to get information about work environment and employee performance from both managerial and technical staffs of selected commercial banks in Bujumbura.

3.5.2 Interviews

The study also used structured face to face interview. The interview involved one (1) managerial staff from each of the nine commercial banks under study. The interview included the following main themes: work environment and employee performance. Each interview schedule lasted at least for 30-45minutes. The researcher preferred this data collection tool because it helps in capturing verbal and nonverbal questions including body language, which can indicate a level of

discomfort with the questions or indicate the level of enthusiasm for the topics being discussed in the interview. In the social sciences, interviews allow interviewers to study people in a more natural setting than questionnaires (Mugenda & Mugenda, 2003).

3.6 Research Instruments

This study used questionnaires as its main research instrument and interviews as supplementary instrument.

3.6.1 Questionnaires

The researcher used structured questionnaires to collect data from the managerial and technical staff of selected commercial banks in Bujumbura. The researcher preferred to use questionnaires because large amounts of information can be collected from a large number of people in a short period of time and in a relatively cost effective way. A five Likert scale was used to assess the extent to which a respondent agree or disagree with a statement of an attitude, belief or judgment; where 5=strongly agree, and 1=strongly disagree. The questionnaire was structured into three sections; the first section captured information regarding the demographic characteristics of the respondents in terms of gender, age, education level and work experience; the second section captured information about work environment measured using: physical factors (5 items), psychological factor (5 items), and work life balance (5 items); and the third section captured information about employee performance measured using: employee effectiveness (5 items), work efficiency (5 items), and work productivity (5 items).

3.6.2 Interviews

This study employed structured face to face interviews to capture information about the work environment and employee performance from the selected commercial banks in Bujumbura. The interview sessions lasted for between 30-45 minutes with each key interview informant. The interview was carried out in five working days of the week and the results were manually recorded using pen and paper. The researcher preferred to use face to face interviews because it gives opportunity for clarifying questions and it is good for exploring issues.

3.7 Validity and Reliability

This section contains information on how validity and reliability of the instrument were ensured.

3.7.1 Validity

This study used Content Validity Index (CVI) so as to establish the degree to which a sample of items, taken together, constitutes an adequate operational definition of a construct. According to Beck and Gable (2001), to examine the content validity, professional subjective judgment is required to determine the extent to which the scale was designed to measure a trait of interest. This is because content validity is a subjective judgment of experts about the degree of relevant construct in an assessment instrument. However, inclusion of at least five experts (mostly senior lecturers, associate professors, and professors) in that field or five to ten experts would be useful to judge the content domains of a scale through use of rating scales (Mugenda & Mugenda, 2003). The researcher achieved this by involving experts in the field of human resource, specifically two (2) human resource managers from two commercial banks in Kampala City. Their suggestions, expert opinions and recommendations were adjusted accordingly and the following formula was used to substantiate it.

$$CVI = \frac{\text{Items declared relevant by experts}}{\text{total number of items}}$$

$$CVI = \frac{26}{30}$$

$$CVI = 0.87$$

Where CVI=Content Validity Index

According to Amin (2005) if the CVI is ≥ 0.70 , the items are considered valid; therefore, the results of 0.87 index shows that the instrument was valid.

3.7.2 Reliability

In order to ensure that the research instrument is reliable and can consistently produce reliable data when administered, the researcher determined its reliability by measuring the internal consistency of the instrument. This reliability analysis was conducted on the piloted survey instruments prior to official data collection so as to ensure that the instruments provide reliable data for the study. Test retest method of measuring reliability was used to conduct the pilot study by the researcher to ensure that the instruments can provide consistent measurements. Five (5) different samples (the technical staff) from one commercial bank in Kampala City were selected and the instruments were administered on them twice with a two weeks' interval, and the obtained results were correlated using Pearson Linear Correlation Coefficient (PLCC).

According to Onen (2015), if the results of the pilot study are found to be consistent, the instruments are assumed as reliable, otherwise not. Table 3.2 gives the summary of the pilot study findings.

Table 3.2: Pearson Linear Correlation Coefficient

Variables correlated	First pilot study		Second pilot study	
	r-value	Sig	r-value	Sig
Work environment Vs Employee performance	0.56*	0.001	0.55*	0.001

*. Correlation is significant at the 0.05 level (2-tailed).

The results in table 3.2 shows that the r-value (0.56*) in the first pilot study was significant at 0.001 and in the second study ($r=0.55^*$) was also significant at 0.001, hence a conclusion that there is consistency, implying that the results are reliable

Furthermore, Cronbach's alpha was used in the actual study to determine the reliability of the instruments. Cronbach's alpha measures the internal consistency that is, how closely related a set of items are as a group. The higher the α -value, the more reliable the instruments were considered. A commonly accepted rule for describing internal consistency using Cronbach's alpha is as follows (Kline, 2000): table 3.3 gives the summary.

Table 3.3: Interpretation of Cronbach's Alpha Results

Cronbach's alpha	Internal consistency
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Table 3.4: Cronbach's Results of the Pilot study

Variables tested	Number of Items	Cronbach's alpha	Interpretation
Work environment	15	0.859	Good
Employee performance	15	0.771	Acceptable

The results of the findings from table 3.4 revealed Good and Acceptable reliability of the instruments in the variables of work environment and employee performance. It implies that majority of the participants understood the questions and were able to interpret and answer it accordingly.

3.8 Data Gathering Procedure

An introduction letter was obtained from the College of Economics and Management of Kampala International University, Uganda for the researcher to solicit approval to conduct the study from the selected commercial banks in Bujumbura. During the administration of the research instruments to the selected respondents; they were properly and adequately oriented on the study and why it was being carried out. The respondents were requested to sign consent form. They were also guided on how to fill the questionnaires, and the importance of answering every item of the questionnaire without leaving any part unanswered. The respondents were requested to kindly respond to the questionnaire on time. After retrieving them back, they were thoroughly checked to ensure that all items were adequately answered by the respondents.

3.9 Data Analysis

After retrieving back the questionnaire and collecting the required data, it was then be prepared for analysis by using Statistical Package for Social Scientists (SPSS, version 22.0) software. In this process, the data underwent these processes i.e. data editing which involved checking the filled questionnaires for any omissions or mistakes; then data coding which involved giving each item of the questionnaire or variable a code to be used when imputing the data into the computer, and lastly data entry into the computer for analysis (George & Mallery, 2003).

After processing (i.e. editing, coding, and entry into the computer) the collected data, the researcher analyzed it. The analysis was conducted in the following manner: The frequency and percentage distribution was used to determine the profile of the respondents; descriptive statistics

(mean and standard deviations) was used to provide preliminary analysis of the data. Mean was used to measure the central tendency because the data involved was numerical and had continuous scale. However, Amin (2005) explains that when describing any data set, one should not stop at computing measures or indices of central tendency or location; on the contrary, one should also compute measures to describe how dispersed, spread, scattered, varied, divergent or inconsistent the observations in the data set are, because while two data sets may have the same (common) measures of central tendency, the dispersion of observations in the two respective data sets may differ. Thus in addition to measures of central tendency, this study measured dispersion of the data sets using standard deviation.

Furthermore, inferential statistics such as regression analysis was used in this study. Linear regression analysis was used to identify the effect of physical factors on employee performance; the effect of psychosocial factors on employee performance; and the effect of work life balance on employee performance.

Linear Regression Equation

At a very basic level, the relationship between a continuous response variable (Y) and a continuous explanatory variable (X) may be represented using a line of best-fit, where Y is predicted, at least to some extent, by X. If this relationship is linear, it may be appropriately represented mathematically using the straight line equation 'Y = α + βX'. In our study, employee performance (EP) was predicted by Work Environment (WE);

$$EP = \alpha + \beta WE + \varepsilon \dots\dots\dots (I)$$

According to the objectives of the study, the following equations were assumed:

Objective one: to determine the effect of physical workplace factors on employee performance in selected commercial banks in Bujumbura.

$$EP = \alpha + \beta PWF + \varepsilon \dots\dots\dots (II)$$

Objective two: To examine the effect of psychosocial workplace factors on employee performance in selected commercial banks in Bujumbura.

$$EP = \alpha + \beta PsWF + \varepsilon \dots\dots\dots (III)$$

Objective three: To determine the effect of work life balance factors on employee performance in selected commercial banks in Bujumbura.

$EP = \alpha + \beta WLB + \varepsilon \dots\dots\dots (IV)$

Where; α =the value of EP when WE is equal to zero (also known as the intercept)

β = the slope of the line (also known as the regression coefficient)

The regression coefficient β describes the change in EP that is associated with a unit change in WE.

ε = Error Term [this is the error or disturbance term of an observed value which is a surrogate for all the omitted variables in the regression model].

PWF: Physical Workplace Factors

PsWF: Psychological Workplace Factors

WLB: Work-life balance

Decision Rule: The p-value was set at 0.05. If the $p < 0.05$, the null hypothesis was rejected, otherwise it was accepted. Furthermore, if the $p < 0.05$, the effect of the IV on the DV was considered significant, otherwise not.

3.10 Ethical Consideration

This study observed the following ethical considerations:

The researcher ensured quality and integrity by reporting only what she found in the field and following a scientific and generalized report writing for academic research.

The researcher sought for informed consent from the respondents. This was done by requesting the researcher to sign the informed consent form before participating in the study.

The researcher respected the confidentiality and anonymity of the research respondents by involving them in the study in their own terms and place of convenience and coding their names in the final report of the study.

The researcher ensured that participating in the study was voluntary. No one was coerced, forced or bribed in order to be part of the study. The researcher also ensured voluntary withdrawal from the study in case of change of mind by the respondent.

The researcher ensured that there was no harm to the participants in anyway. The study was done in secure and well furnished rooms.

Last but not least, the researcher ensured that the final reporting was impartial and independent of her personal opinion rather it was the opinion of the respondents that were used in the final analysis of the research.

3.11 Limitations of the Study

The reliability of the results (test-retest) was not adequate enough to provide a better explanation for the consistency of the results of this study instruments. There was need to set up a control group as to substantiate the reliability of the study. Indeed the researcher addressed this weakness using Cronbach's alpha that measured the internal consistency of the items, with the intent of finding out how closely related a set of items were as a group.

This study was limited by unresponsive respondents and those who withdrew after the study process had kick-started. The researcher however, mitigated this by consulting other eligible respondents within the selected commercial banks for voluntary participation and somehow some employees were able to participate.

Furthermore, the study was limited by the use of perception scale/likert scale. However, the use of qualitative data/interview helped to mitigate the limitations.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.0 Introduction

This chapter presents the analysis of the data gathered and interpretation thereof. It gives the demographic characteristics of the respondents and variables used.

4.1 Response Rate

The researcher had 130 respondents in total, however only 122 respondents participated successfully; hence a participation rate of 94%. Amin (2004) believes that if the response rate is more than 70%, it signifies that the turn up of participants was good hence the data can be used in the final analysis of the study and is generalizable.

4.2 Demographic Characteristics of the Respondents

This section determines the demographic characteristics of the respondents. To achieve it, questionnaires were distributed to capture these responses. Frequencies and percentage distribution table was employed to summarize the demographic characteristics of the respondents in terms of gender, age, marital status, education level, and work experience. Table 4.1 gives the summary of the findings.

Table 4.1: Demographic Characteristics of the Respondents

Demographic characteristics of the respondents	Frequency	Percent (%)
Male	88	72.0
Female	34	28.0
Total	122	100.0
Age		
20-30	45	36.9
31-40	48	39.3
41-50	24	19.7
51 and above	5	4.1
Total	122	100.0
Marital Status		
Married	93	76.2
Single	18	14.8
Divorced	6	4.9

Widowed	5	4.1
Total	122	
Educational Level		
Certificate	0	0.0
Diploma	35	29.0
Bachelor Degree	62	50.5
Masters Degree	25	20.4
PhD	0	0.0
Total	122	100.0
Work Experience		
Less than 1 year	8	6.5
1-5	22	18.3
6-10	87	71.0
More than 10 years	5	4.3
Total	122	100.0

Source: Primary Data, 2018

The results presented in table 4.1 revealed that majority, 72% of the respondents were male while 28% were female. The dominance of the male respondents in the banking sector could be because of their high level of competence and innovativeness in their performance compared to their female counterparts.

Furthermore, table 4.1 revealed that majority, 39.9% of the respondents were within the age group of 31-40 years, followed by 36.3% who were within the age group of 20-30 years. Respondents within the age group of 41-50 years and above 51 years were represented by 19.7% and 4.1% respectively. The dominance of the respondents within the age group of 30-39 years implies that they are mature, competent and understand the value of a good work environment vis a vis employee performance.

In addition, the results presented in table 4.1 revealed that majority, 76.2% of the respondents were married, followed by 14.8% who were Single, while those who were divorced and widowed were represented by 4.9% and 4.1% respectively. The dominance of the married in this study implies that they need a good work environment which provides a balanced work life.

In addition, table 4.1 revealed that majority, 50.5% of the respondents had Bachelor Degree Qualifications, followed by 29% who had Diploma Qualification and 20.4% had Masters Qualifications. None of the Respondents had Certificate or PhD Qualifications. The dominance of the respondents with Bachelor Degree Qualifications is because the banking institution prefers employing only highly educated, skilled and knowledgeable personnel to improve on work performance.

Lastly, table 4.1 revealed that majority, 71% of the respondents had worked with the banking institution for 6-10 years, followed by 18.3% who had worked for 1-5 years. On the other hand, respondents who had worked for less than 1 year and more than 10 years were represented by 6.5% and 4.3% respectively. The dominance of the respondents who had worked for 6-10 years implies that the banking institution prefers to employ only experienced people who have vast knowledge in the field so as to improve work efficiency and productivity.

4.3 The Descriptive Statistics for Work Environment

The independent variable which is work environment was measured using physical workplace factors, psychological workplace factors and work balance factors. The mean values were determined using the scores provided in the table below. Furthermore, table 4.2 gives the summary of the mean values for work environment.

Scale	Mean Range	Response	Interpretation
5	4.21-5.00	Strongly agree	Very Satisfactory
4	3.41-4.20	Agree	Satisfactory
3	2.61-3.40	Not sure	Fairly satisfactory
2	1.81-2.60	Disagree	Unsatisfactory
1	1.00-1.80	Strongly disagree	Very unsatisfactory

Table 4.2: The Descriptive Statistics for Work Environment

Work Environment	Mean	Std. Deviation	Interpretation
Physical Workplace Factors			
The temperatures in the room or office I operate from is appropriate.	3.99	.922	Satisfactory
The furniture I use is comfortable, flexible to adjust, easy to rearrange or reorganize.	3.96	1.024	Satisfactory
The office is devoid of unnecessary noise.	3.85	1.067	Satisfactory
The room or office I operate from is well illuminated.	3.81	1.028	Satisfactory
The working space area is sufficient and roomy enough.	3.24	1.135	Fairly satisfactory
Average Mean	3.77	1.036	Satisfactory
Psychosocial Workplace Factors			
I frequently meet with my supervisor about my personal development.	4.10	.953	Satisfactory
I can rely on my supervisor/line manager to help me out with a work problem.	4.09	.974	Satisfactory
My roles & responsibilities are clearly stated.	3.97	1.063	Satisfactory
Supervisors inform employees about important decisions, changes, or plans for the future.	3.89	1.103	Satisfactory
My supervisor respects the co-worker's opinions.	3.87	1.046	Satisfactory
Average Mean	3.98	1.028	Satisfactory
Work-life Balance			
I work less than 12 hours a day.	3.68	.813	Satisfactory
The demands of my work interfere with my home and family life.	3.66	.853	Satisfactory
Due to work-related duties, I keep on making changes to my plans for family activities.	3.64	.792	Satisfactory
My job produces strain that makes it difficult to fulfill family duties.	3.48	.843	Satisfactory
The amount of time my job takes up makes it difficult to fulfill family responsibilities.	3.44	.983	Satisfactory
Average Mean	3.58	0.857	Satisfactory
General Average Mean	3.78	0.974	Satisfactory

Source: Primary Data, 2018

The results presented in table 4.2 revealed that respondents agreed that physical workplace factors give them a satisfactory work environment (Average Mean=3.77, Std=1.036). This was

attributed to the fact that majority of the respondents agreed that their office temperatures was appropriate (Mean, 3.99, Std=0.922); the furniture they use is comfortable, flexible to adjust, easy to rearrange or reorganize (Mean=3.96, Std=1.026), the office is devoid of unnecessary noise (Mean=3.85, Std=1.067), the office rooms are well illuminated (Mean=3.81, Std=1.028) and the working space area is sufficient and roomy enough (Mean=3.24, Std=1.135).

The above results imply that the physical workplace factors influence employee performance positively because employs work in a comfortable environment. There is enough office space and aeration, with absolutely no noise whatsoever. This allows workers to concentrate in their work without any distraction hence causing high level of work efficiency and productivity. The physical work environment may be influenced by a wide variety of elements or sources of material objects and stimuli. In the workplace ambient properties such as noise can arise from sources such as telephones, employee conversations or noises generated by industrial equipment (e.g. construction sites, factories). Furthermore, concerns with temperature may arise in office environments but also exist for workers employed in outdoor working environments who are exposed to extreme weather conditions. Indoor air quality is a complex issue where problems may arise from pollutants or odours (biological, chemical or particle) or defects in building ventilation systems.

The researcher asked the key interview informants about the physical workplace factors in their banking institution. The question posed was: “what is the makeup of the physical work environment of most offices in your department in terms of furniture, space, lighting, and noise?” The responses were summarized as below.

“.....well most of our offices have desks and tables where employees can keep their bags, laptops and other personal stuff.....”

“....apparently we do not have furniture crisis.....in fact we have not received furniture complaints for a long time....we have well-polished furniture that give our employees the best comfort possible.....”

“.....yes, somehow, the question of space is a challenge since some department share the same room to perform their duty....but none the less, we are working on it since we are

right about to allocate a suitable room for each of our banking staff...but at the moment we share the limited space that is available.....”

“.....hmmm, I cannot say that there is a space problem since we are using open plan design.....i mean we are using cubicles for employees including the bank manager, except for the TELLERS, but the rest of the people such as enquiries,...loans, account opening, IT etc, they are in cubicles in an open space as you can see for yourself at the moment.....”

“....lighting is not our problem in this institution...we have enough light since the windows are large and ventilation is improved.....”

“.....we enjoy natural sun light, and at night, we mostly use florescent tubes to provide good lighting in the offices....besides, our office rooms are not too enclosed....we mostly have open cubicles to allow the employees freedom to do their job effectively with minimal supervision.....”

Furthermore, the results in table 4.2 revealed that work environment in terms of psychological work factors was assessed by the respondents as satisfactory (average mean=3.98, Std=1.028). This was attributed to the fact that majority of the respondents agreed that they frequently met with their supervisors about their personal development (Mean=4.10, Std=0.953), and relied on them to help out with a work problem (Mean=4.09, Std=0.974). Furthermore, respondents agreed that their roles and responsibilities were clearly stated (Mean=3.97, Std=1.063), and supervisors informed them about important decisions, changes, or plans for the future (Mean=3.89, Std=1.103). In addition, respondents agreed that their supervisors respect the opinions of coworkers (Mean=3.87, Std=1.046).

The above results imply that there is a good working relationship between the employees and their supervisors. This therefore helps to lessen work pressure and helps in improving employee work performance. This is because employees suffering from depression feel fatigue, physical discomfort, emotional stress, performance decline which can lead to increased absenteeism if they do not have a good working relationship with their superiors. It is therefore true to mention that happier professional life wellbeing at workplace is of paramount importance. At present times it is a basic issue to develop positive psychological wellbeing for the whole workforce

whether it be employees or employers. To enhance psychological wellbeing, employees should engage in recreation, meditation, yoga or just have a good holiday. It will bring efficacy, hope, optimism and resilience among workers. Healthy workforce signifies improved performance by employee that in turn helps the management to achieve its higher goals which will help to create a strong community also. Enhancing well-being in the workplace accelerate performance and profitability by having employees who are psychologically healthy and happy at workplace.

The researcher asked the key interview informants about the psychological factors that influence their employees' performance in their banking institution. The question posed was: "What are some of the psychosocial attributes commonly displayed by the employees in terms of relationship with supervisors and other colleagues?" The responses were summarized as below.

".....the employees have a good working relationship with me....i really have no problem with any of them and I try my best to pay attention to them as much as possible....."

".....sure, some of these employees are tricky.....mostly our sisters, they come complaining of family problems just to get back home early.....by the way sometimes,they just do not tell the truth, they just prefer go back home early...as a supervisor, I try not to let them down as long as they have successfully completed the task I had assigned to them earlier in the day....."

".....some of them can have issues such as role conflicts with colleagues....but as per now,i have found a way out of such problem.. every day I make sure I give each one his/her own work so that no one complaints of anything...for some time now it has been working successfully....."

".....it is true, where human beings co-exist, there will always be a miss-understanding among colleagues....but our counseling department has been helpful and some of such problems have been addressed professionally....."

".....aaaaah, I love my employees and I believe they love working with me too...I try not to be so strict on them, I leave them to do their best and I only come in when there is a mistake or low quality.....i don't like putting people on pressure and they love that.....some of them even confide in me as regard family issues....well that is a level of trust they have in me....."

Similarly, the results in table 4.2 revealed that work environment in terms of work life balance was assessed by the respondents as satisfactory (average mean=3.58, Std=0.857). This was attributed to the fact that majority of the respondents agreed that they work less than 12 hours a day (Mean=3.68, Std=0.813), others agreed that the demands of their work interfere with their home and family life (Mean=3.66, Std=0.853). In addition, majority of the respondents agreed that due to work-related duties, they keep on making changes to their plans for family activities (Mean=3.64, Std=0.792). Furthermore, some respondents agreed that their job produces strain that makes it difficult for them to fulfill family duties (Mean=3.48, Std=0.843). In the same vein, respondents agreed that the amount of time their job takes up makes it difficult to fulfill family responsibilities (Mean=3.44, Std=0.983).

The above results signify that the work life balance of most employees from the surveyed commercial banks is not good because they cannot balance family and work. However, it is important to know that work life balance is a very important phenomenon that is of great concern to various employees in the banking industry. It goes beyond prioritizing the work role and one's personal life. It also affects the social, psychological, economical and mental well-being of the individual. All these have been reflected in the output of the individual, which affects his or her performance in the work place on the long run. Work life balance has implication on employee attitudes, behaviours, wellbeing as well as organizational effectiveness. The competition for market leadership in the banking sector, may lead to bank managers giving their employees excessive work load in order to meet up with their target. Employees try their best to be retained in the organization by putting in more time at work which may be at detriment of their personal life. All these may affect the upbringing of children, lead to broken and unhappy homes and poor social life.

The researcher asked the key interview informants about the psychological factors that influence their employees' performance in their banking institution. The question posed was: "Does the kind of work the employees do in this bank allow them to have a balanced life with their families and friends? If yes, are there policies that promote work life balance in this banking institution?" The responses were summarized as below.

In response most of the key interview informants responded affirmatively. Most of the policies were similar across different banks; a summary was displayed as below:

“.....our policy sets out a range of provisions designed to enable staff to take time away from work in extenuating personal or domestic circumstances, namely: parental leave, exceptional leave, medical, dental and related leave, flexible working (parents and careers of adults in need of care), and flexible Working from Home.....”

“.....the policy we have is worker friendly....it includes issues such as childcare allowances, paid family, ‘special’ or career leave, paid paternity leave, enhanced maternity leave & benefits, phased return from maternity leave, job□sharing, flexible starting and finishing times, voluntary reduced□hours working, unpaid leave during school holidays, family access to learning resources, childcare voucher schemes, guaranteed Christmas leave for employees with families, and homeworking and teleworking arrangements.....”

Finally, the respondents assessed work environment as satisfactory (overall average mean=3.78, Std=0.974). This was attributed to the fact that all the variables that measured work environment were all satisfactory. That is to say, physical workplace factors (average mean=3.77, Std=1.036); psychological work factors (average mean=3.98, Std=1.028), and work life balance factors (Mean=3.58, Std=0.857).

4.4 The Descriptive Statistics for Employee Performance

The dependent variable which is employee performance was measured using employee effectiveness, work efficiency, and work productivity. The mean values were determined using the scores provided in the table below. Furthermore, table 4.3 gives the summary of the mean values for employee performance.

Scale	Mean Range	Response	Interpretation
5	4.21-5.00	Strongly agree	Very Satisfactory
4	3.41-4.20	Agree	Satisfactory
3	2.61-3.40	Not sure	Fairly satisfactory
2	1.81-2.60	Disagree	Unsatisfactory
1	1.00-1.80	Strongly disagree	Very unsatisfactory

**Table 4.3: The Descriptive Statistics for Employee Performance
n=93**

Employee Performance	Mean	Std. Deviation	Interpretation
Employee Effectiveness			
Your organization has development opportunities.	4.11	1.068	Satisfactory
Your organization has good pay and benefits policy.	3.73	1.063	Satisfactory
You have received enough training to perform your work better.	3.69	1.198	Satisfactory
You are confident in your leaders.	3.26	1.183	Fairly satisfactory
Resources are readily available for you to do your work	3.19	1.318	Fairly satisfactory
Average Mean	3.60	1.166	Satisfactory
Work Efficiency			
You complete your tasks quickly.	3.97	1.098	Satisfactory
You use the most effective methods for doing the work.	3.94	1.076	Satisfactory
You make efficient use of your time at work.	3.92	1.142	Satisfactory
You prioritize your tasks effectively.	3.76	1.135	Satisfactory
You are able to meet deadlines.	2.85	1.417	Fairly satisfactory
Average Mean	3.69	1.174	Satisfactory
Work Productivity			
You complete assignments on schedules.	3.96	.912	Satisfactory
You plan and prioritize your work	3.83	.890	Satisfactory
You use available resources effectively.	3.66	.861	Satisfactory
You set and accomplish goals.	3.61	.992	Satisfactory
You help others to complete their tasks.	3.36	1.375	Fairly satisfactory
Average Mean	3.68	1.006	Satisfactory
Overall Average Mean	3.66	1.115	Satisfactory

Source: Primary Data, 2018

The results presented in table 4.3 revealed that employee performance in terms of employee effectiveness was assessed by the respondents as satisfactory (average mean=3.60, Std=1.166). This was attributed to the fact that majority of the respondents agreed that their organization has development opportunities (mean=4.11, Std=1.068), with good pay and benefits policy (mean=3.73, Std=1.063). Furthermore, respondents agreed that they have received enough

training to perform their work better (mean=3.69, Std=1.198), are more confident in their leaders (mean=3.26, Std=1.178) and are satisfied with the resources which are readily available for them to do their work effectively (mean=3.19, Std=1.318).

The above results imply that employee effectiveness in the surveyed commercial banks is outstanding because of the available development opportunities, training, good pay and benefits policies, available resources and good working relationship with superiors. This makes employees to increase their level of commitment to the organization and reduces turnover. Commitment in the workplace in this case can take various forms, such as relationship between leader and staff, employee's identification with the organization, involvement in the decision making process, and psychological attachment felt by an individual. It is also worthy to note that superior performance is possible by transforming staff attitudes towards organization from lower to a higher plane of maturity, therefore human capital management should be closely bound with the concepts of the effectiveness.

The results presented in table 4.3 revealed that employee performance in terms of employee efficiency was assessed by the respondents as satisfactory (average mean=3.69, Std=1.174). This was attributed to the fact that majority of the respondents agreed that they complete their tasks quickly (mean=3.97, Std=1.098), use the most effective methods for doing their work (mean=3.92, Std=1.142), make efficient use of their time at work (mean=3.76, Std=1.135), prioritize their tasks effectively (mean=3.76, Std=1.135) and are able to meet deadlines (mean=2.85, Std=1.417).

The above results imply that the employees of the surveyed commercial banks demonstrate their work efficiency by completing their tasks in time, meeting deadlines, and using the available resources with the most effective methods possible. In other words, if employees use the available resources without giving room for wastage using the best known method, the bank will reduce unnecessary costs and will be more productive. This therefore implies that managers should be concerned with employee work efficiency since high efficiency would lead to lower costs but better products, which would benefit the organization.

The researcher asked the key informants about employee effectiveness and efficiency in their banks. The question posed was: “how effective and efficient are your employees in performing their tasks?” Their responses were summarized as indicated below:

“.....we employ people who are well educated, experienced, competent and understand the banking sector very well.....our employees know what they are doing and they do it to the best of quality and the satisfaction of the clients and even us the managers.....”

“.....yes, there is a penalty for shoddy work,.....this has made our employees to give their best using the resources available.....the results have often times been effective, except for some unavoidable human errors once in a while.....”

“.....at least the employees we have are well trained and they are capable of doing what we want...we have also given them computers so as enhance their performance and things have been moving on impressively so far.....”

“....yea, most of them love their jobs and they ensure that they complete their tasks in time and even offer to assist their colleagues where need may arise.....”

Furthermore, the results presented in table 4.3 revealed that employee performance in terms of work productivity was assessed by the respondents as satisfactory (average mean=3.68, Std=1.006). This was attributed to the fact that majority of the respondents agreed that they complete assignments on schedules (mean=3.96, Std=0.912), plan and prioritize their work (mean=3.83, Std=0.890), use available resources effectively (mean=3.66, Std=0.861), set and accomplish goals (mean=3.61, Std=0.992), and help others to complete their tasks (mean=3.36, Std=1.375).

The above results revealed that most of the employees from the surveyed commercial banks prioritize completion of assignments on schedule, and help others to complete their assignments. They are often critical in setting and meeting goals. This attempt makes them to be very productive in their endeavors. However, better enhancement of this productivity can also be substantiated by technological advances (through innovation and increases in skills) or improvements in efficiency (making better use of existing technology).

Furthermore, the researcher asked the key interview informants of how productive their employees were. The question posed was: “How productive are your employees in performing their tasks?” The responses were summarized as below:

“.....really some of them can be very striking in their jobs... they finish their work in time, report on time, accomplish tasks successfully using the resources availed to them,....others can be a pain on the neck.....but all in all, they are productive and good to work with.....”

“.....our employees are a human resource element that is like an engine for the smooth running of this organization.....without them, this bank is as good as fallen.....we have very innovative and hardworking colleagues whose sole interest is to see this bank soar higher and higher every other day.....”

“.....yes, the question of productivity cannot be understated when it comes to the input our employees put in this bank.....they enjoy every bit of their work and it makes my work as the manager also very simple....i don't need to walk from department to department telling them what to do, they already know what to do and they do it at their best.....”

“.....yes about that,.....we were the top ranking bank last year in respect to market share.....so you can judge how productive our employees have been.... we have even sent some of the best brains abroad for them to come back and enhance our already good position in the sector.....”

“.....productivity is the life-blood of every bank and so far we are not complaining, though we also need good brains like yours to come join us in the struggle.....the staff we have are well motivated so they give all it takes to ascertain the performance of the institution.....”

“.....it is an interesting question indeed....what can I say now.....our staff is a good one and we cannot complain as per now because we have been working together well without any irregularities.....they are so constructive and creative in their work that sometimes it

leaves me blown out by the results they produce.....I believe they are as productive as the way I want them to be.....”

4.5 The Effect of Physical Workplace Factors on Employee Performance in Selected Commercial Banks in Bujumbura

The first objective of this study was to determine the effect of physical workplace factors on employee performance in selected commercial banks in Bujumbura. Table 4.4 gives the summary of the findings.

Table 4.4: The Effect of Physical Workplace Factors on Employee Performance in Selected Commercial Banks in Bujumbura

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.656 ^a	.431	.424	.41126	.431	68.798	1	91	.000
Model			Sum of Squares	df	Mean Square	F	Sig.		
1	Regression		11.636	1	11.636	68.798	.000 ^b		
	Residual		15.391	91	.169				
	Total		27.027	92					
Model			Unstandardized Coefficients		Standardized Coefficients	t	Sig.		
			B	Std. Error	Beta				
1 (Constant)			1.495	.248		6.023	.000		
Physical workplace factors			.540	.065	.656	8.294	.000		

a. Dependent Variable: Employee Performance

Table 4.4 revealed that physical workplace factors affect employee performance by a variance of 43.1% ($R^2=0.431$, $p=0.000$). This rejects the null hypothesis that there is no significant effect of workplace factors on employee performance and upholds the alternative hypothesis. This implies that physical workplace factors have a great influence on employee performance. In other words, having good lighting, well-furnished furniture, spacious room with good room temperature and having an office which is devoid of unnecessary noise enables the employees to improve their work performance. Furthermore, the study found that the regression model was the best fit for predicting the effect of physical workplace factors on employee performance ($F=68.798$,

p=0.000). Similarly, the study revealed that every unit change in physical workplace factors will significantly affect the variance in employee performance by 65.6% (Beta=0.656, p=0.000).

4.6 The Effect of Psychosocial Workplace Factors on Employee Performance in Selected Commercial Banks in Bujumbura

The second objective of this study was to examine the effect of psychosocial workplace factors on employee performance in selected commercial banks in Bujumbura. Table 4.5 gives the summary of the findings

Table 4.5: The Effect of Psychosocial Workplace Factors on Employee Performance in Selected Commercial Banks in Bujumbura

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.674 ^a	.455	.449	.40249	.455	75.838	1	91	.000
Model			Sum of Squares	df	Mean Square		F	Sig.	
1	Regression		12.286	1	12.286		75.838	.000 ^b	
	Residual		14.742	91	.162				
	Total		27.027	92					
Model			Unstandardized Coefficients		Standardized Coefficients		t	Sig.	
			B	Std. Error	Beta				
1 (Constant)			1.504	.236			6.379	.000	
Psychological work factors			.508	.058	.674		8.709	.000	

a. Dependent Variable: Employee Performance

Table 4.5 revealed that psychological workplace factors affect employee performance by a variance of 45.5% ($R^2=0.455$, $p=0.000$). This rejects the null hypothesis that there is no significant effect of psychological workplace factors on employee performance and upholds the alternative hypothesis. This therefore implies that frequent meeting with supervisor, relying on supervisor, having clearly stated roles and responsibilities, respect for subordinates and inclusive decision making positively affects the way employees perform. Furthermore, the study found that the regression model was the best fit for predicting the effect of psychological workplace factors on employee performance ($F=75.838$, $p=0.000$). Similarly, the study revealed that every

unit change in psychological workplace factors will significantly affect the variance in employee performance by 67.4% (Beta=0.674, p=0.000).

4.7 The Effect of Work Life Balance Factors on Employee Performance in Selected Commercial Banks in Bujumbura

The third objective of this study was to determine the effect of work life balance factors on employee performance in selected commercial banks in Bujumbura. Table 4.6 gives the summary of the findings

Table 4.6: The Effect of Work Life Balance Factors on Employee Performance in Selected Commercial Banks in Bujumbura

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.733 ^a	.537	.532	.37087	.537	105.503	1	91	.000
Model			Sum of Squares	df	Mean Square		F	Sig.	
1	Regression		14.511	1	14.511		105.503	.000 ^b	
	Residual		12.516	91	.138				
	Total		27.027	92					
Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.		
		B	Std. Error	Beta					
1	(Constant)	1.184	.231			5.123	.000		
	Work life Balance	.655	.064	.733		10.271	.000		

a. Dependent Variable: Employee Performance

Table 4.6 revealed that work life balance factors affect employee performance by a variance of 53.7% ($R^2=0.537$, $p=0.000$). This rejects the null hypothesis that there is no significant effect of work life balance factors on employee performance and upholds the alternative hypothesis. This herefore implies that working 12 hours a day, balancing work and family and working overtime significantly affect employee performance. Furthermore, the study found that the regression model was the best fit for predicting the effect of work life balance factors on employee performance ($F=105.503$, $p=0.000$). Similarly, the study revealed that every unit change in work

life balance factors would significantly affect the variance in employee performance by 73.3% (Beta=0.733, p=0.000).

Table 4.7: The Effect of Work Environment on Employee Performance in Selected Commercial Banks in Bujumbura

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.800 ^a	.641	.637	.32665	.641	162.311	1	91	.000
Model			Unstandardized Coefficients		Standardized Coefficients		t	Sig.	
			B	Std. Error	Beta				
1	(Constant)		.640	.229			2.794	.006	
	Work Environment		.765	.060	.800		12.740	.000	

a. Dependent Variable: Employee performance

The results presented in table 4.7 revealed work environment significantly affect employee performance by a variance of 64.1% ($R^2=0.641$). This implies that having a good work environment that is conducive for employee performance is important because it directly affects their performance which may consequently affect organizational performance as well. Furthermore, the study revealed that every change in work environment significantly affect employee performance by a variance of 80% (Beta=0.800, p=0.000).

Table 4.8: Multiple-variate Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.539	.228		2.364	.020
Physical work factor	.296	.063	.360	4.686	.000
Psychological work factor	.086	.073	.115	1.178	.242
Work Life balance factor	.428	.079	.479	5.387	.000

a. Dependent Variable: Employee Performance

The results presented in table 4.8 revealed that physical work factor significantly predicts 36% variance in employee performance ($\text{Beta}=0.360$, $p=0.000$). Furthermore, table 4.8 revealed that work life balance factor significantly predict 47.9% of the variance in employee performance ($\text{Beta}=0.479$, $p=0.000$). However, psychological work factor was found to have no significant prediction for employee performance ($\text{Beta}=0.115$, $p>0.05$). The above results therefore imply that work life balance factor is the highest predictor of the variance employee performance hence there is need for close consideration of this factor.

CHAPTER FIVE

DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter presents the discussion of the study guided by the study objectives. The discussion of this study findings were done by reviewing related literature, and comparing and contrasting with other previous studies. The study was later concluded and appropriate recommendations accruing from the findings were made.

5.1 Discussion of the Findings

5.1.1 The Effect of Physical Workplace Factors on Employee Performance

The study revealed that physical workplace factors significantly affect employee performance. This implies that having good lighting, well-furnished furniture, spacious room with good room temperature and having an office which is devoid of unnecessary noise enables the employees to improve their work performance. In other words, the ability of the physical workplace environment to influence behaviours and to create an image is particularly apparent for service businesses such as banks. The physical environment includes components of the tangible workplace environment that comprise spatial layout and functionality of the surroundings.

Research has consistently demonstrated that characteristics of the office environment can have a significant effect on behaviour, perceptions, and productivity of workers. Dole and Schroeder (2001) stated that in the workplace, it is often assumed that employees who are more satisfied with the physical environment are more likely to produce better work outcomes. User satisfaction is recognized as an important factor in the success of an organization and is regarded as a key indicator of performance. This is based on the rationale that higher levels of satisfaction improve morale and reduce voluntary turnover.

Numerous studies have shown that indoor climate impacts both health and performance, which in turn affect productivity. Discomfort factors can decrease employees' focus on their works. However, employees can focus more when high temperature is reduced by the use of air conditioning equipment. Several studies conducted by Lorsch and Abdou (1994), "shows that when the air-conditioning system was introduced, employees feel that their work space becomes more comfortable and the productivity tends to increase by 5-15 percent because they can

concentrate on their work. This statement explains that when an employee feels comfortable with the workplace environment, things that can distract their work can be reduced and they can perform better.

Furthermore, studies have found that open office noise can be stressful and demotivating (Evans & Johnson, 2000). As jobs become more technologically complex, the frequency of stress-related disorders in work environments increases. Office workers, in particular, consistently report 'the ability to concentrate without noise and other distractions' to be one of the most important aspects of the work environment.

The findings of this study therefore agrees with the findings of other studies such as Naharuddin, and Sadegi (2013); and Kamarulzaman et al., (2011) who found that physical workplace factors significantly affect employee performance. Among the physical work place factors were indoor temperature, lighting, room color, noise, interior plants, and office space.

5.1.2 The Effect of Psychosocial Workplace Factors on Employee Performance in Selected Commercial Banks in Bujumbura

The study revealed that psychological workplace factors significantly affect employee performance. This therefore implies that frequent meeting with supervisor, relying on supervisor, having clearly stated roles and responsibilities, respect for subordinates and inclusive decision making positively affects the way employees perform. This implies that the behavioural factors that may affect the performance of bank employees at work place are the exclusive nature and function of job satisfaction change, or systematic development or weakening in job satisfaction over spell.

Therefore, improving the psychological well-being of a workforce brings benefits for both the individual employees and the organization as a whole. Psychological well-being is a core aspect of overall well-being and is linked to physical health, longer lives and greater happiness for individual employees. For organizations, the business case for investing in psychological well-being is strong and demonstrates improved outcomes for organizations, including lower levels of sickness absence and improved work performance. Reducing the level of psycho-social risk in workplaces and controlling work-related stress is important but taking a risk reduction approach to psychological well-being does not maximize the benefits to an organization or its employees.

A positive approach to psychological well-being involves the pro-active development of positive well-being, not just controlling risk. It also involves focusing on the whole workforce, not just those already experiencing problems.

Several studies agree with the findings of this study on the direct and an indirect link between psychosocial work factors and employee performance (Usman 2017; Alam and Rizvi 2012; and Ajala 2013; Karlsson 201). The above studies demonstrated that there is reason to believe that a good work environment contributes to healthy employees that in turn affect organizational production, or that a good work environment together with healthy employees contributes to a productive organization.

5.1.3 The Effect of Work Life Balance Factors on Employee Performance in Selected Commercial Banks in Bujumbura

The study revealed that work life balance factors significantly affect employee performance. This therefore implies that working 12 hours a day, balancing work and family and working overtime significantly affect employee performance. This therefore implies that work-life balance is generally associated with equilibrium between the amount of time and effort somebody devotes to work and personal activities, in order to maintain an overall sense of harmony in life. In other words in order to understand work-life balance, it is important to be aware of the different demands upon us and our personal resources- our time and our energy- that we can deploy to address them. Therefore with clear implications for the concept of work-life balance, commercial banks can implement various work-life balance initiatives that may assist employees to better balance their work and family responsibilities, gain improvements in well-being and provide organizational benefits. There are a large variety of family friendly policies which include, but are not limited to the following: flexible working hours, job sharing, part-time work, compressed work weeks, parental leave, telecommuting, on-site child care facility, etc.

However, it should also be known that inadequate work life balance is a problem that poses a big risk to workers wellbeing, their performance as well as the organizational performance. Many employees often have difficulties in attempting to balance employment responsibilities with their social life. Given the benefits of work-life balance practices and the potential to help improve employee job performance in terms of increased organizational commitment, job satisfaction,

reduction on the turnover rate, some commercial bank have introduced programs to assist the employees in achieving a balanced work life which include; flexible working hours, employee assistance programs and leave programs.

Several empirical studies are in agreement with the findings of this study, that work life balance, positively affect employee performance in the banking sector (Orogbu, Onyeizugbe & Chukwuemeke 2015; Fapohunda 2014; Kamau et al. 2013; Hye 2013; Dissanayaka & Ali, 2013). Work life balance therefore is intended to allow employees greater flexibility in their working patterns so that they can balance what they do at work with the responsibilities and interests they have outside work.

5.2 Conclusion

Objective one: The study found that there was a significant effect of physical workplace factors on employee performance. This is because physical work place factors such as temperature of the room, noise level, lighting and work space motivate and contribute to better employee performance. However, if the physical work environment is not conducive, employee performance can be negatively affected.

Objective two: psychological workplace factors significantly affect employee performance in the commercial banks in Burundi. The psychological factor such as good supervisor-employee relationship and involvement in decision making gives the employee a mindset that he belongs to the company and that his contributions are recognized. When such employees recognize that there efforts are valued, their performance also improves, however, the reverse is also true.

Objective three: Work life balance factors significantly affect employee performance in the commercial banks in Burundi. When employees work overtime, experience work strain, and work load, they will fail to balance their family with their work. For the married, this can cause family conflicts which will breed a psychological effect and eventual decrease in work performance.

All in all, it can be concluded that work environment in terms of physical workplace, psychological wellbeing of the workers and work life balance are of great relevance in enhancing employee performance positively if well considered and promoted by the management of the commercial banks, otherwise, the reverse is true.

5.3 Recommendations

The findings and the conclusions made on the study, calls for the following recommendations.

Objective one:

The management of the commercial banks should remodel the working space so that it is large and spacious enough for employees to feel comfortable when performing their work duties. In other words, there should be enough space for the desk, chair, and any other belonging of the employee.

Similarly, the management of commercial banks should ensure that the office spaces of their employees are well illuminated to provide good aeration that does not leave the employee chocking. This implies that proper ventilation and windows should be installed where necessary.

Furthermore, the management of the commercial banks should ensure that there is minimal noise in their working areas. They can reduce noise level in the neighborhood by installing noise absorbers in their offices.

Objective two:

The management of commercial banks should emphasize and encourage inclusive participation of employees and seek their opinions on matters that affect them. This will make them feel part of the organization and will enable them to work hard and productively for the organization. This can be achieved by delegating work, encouraging participation in board meetings and taking in their advices during presentations.

In addition, management should have good interpersonal relationship with their employees and be supportive where necessary so that employees feel that there is a higher backing in an event where there is a shortcoming in their work performance. This should be achieved by listening to the complaints of employees and giving them timely feedback as regard their performances.

Furthermore, management should ensure that each employee has his/her work role well defined and stated so as to avoid any work conflicts among them. When there is no work conflict in work roles, the employee will be able to do their best in their work area.

Objective three:

The management of the commercial banks should come up with policies that encourage work life balance for efficiency and effectiveness of employee performance. They should ensure that the policy include flexible work schedule, offer paid time off, allow employees to take up unpaid leave as needed for life cycle needs, sponsor employee and family events and activities monthly to encourage team building, friendships among employees, and the inclusion of families in work events, allow some cross-over of life needs into the workplace and vice versa, and offer the opportunity for employees to job share or work part-time.

In addition, management of commercial banks should ensure that they provide professional counseling services to employees who may feel that they have work strain and is affecting their work performance because of the psychological effect.

5.4 Contribution to Know Knowledge

Several studies have been done in establishing the effect of work environment on employee performance in the commercial banks using different measures of work environment and the results varied from one author to another (Massoudi and Hamdi 2017; Gitahi et al. 2015; Jayaweera 2015; Naharuddin and Sadegi 2013). The new knowledge added to this study is that all the variables that measured work environment, that is, physical workplace factors, psychological workplace factors and work life balance factors were all significantly and positively affecting employee performance in the surveyed commercial banks, in the context of a developing economy like Burundi. The contribution to knowledge by this study is that work life balance affects employee performance and therefore will help policy makers to come up with better policies that can accommodate employee work life balance so as to improve their performance at the work place. Furthermore, the management of institutions will find the results of this study relevant since it pinpoints the importance of better physical work environment, such as good lighting, reduced noise, good aeration, furniture and spacious to be installed in work offices.

5.5 Areas for Further Study

The study used descriptive design whose results may not be so strong in making conclusions. Future researchers should use longitudinal study that uses observational method to make solid conclusion on the effect of work environment on employee performance.

Furthermore, future studies should look at other work environment factors such as work incentives, supervisor support and feedback, and its consequent effect on employee performance in the banking sector in Burundi.

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APPENDIC I: INFORMED CONSENT

I am giving my consent to be part of the research study of Ms. Muhimpundu Aisha on “**Work Environment and Employee Performance in Selected Commercial Banks in Bujumbura, Burundi**”.

I have been assured of privacy, anonymity and confidentiality and that I will be given an option to refuse participation and right to withdraw my participation any time.

I have been informed that the research is voluntary and that the result will be given to me if ask for it.

InitialDate



APPENDIX II: QUESTIONNAIRE

My name is Muhimpundu Aisha, a student at Kampala International University. This questionnaire has been developed to facilitate a study aimed at establishing the effect of work environment on employee performance in selected commercial banks in Bujumbura, Burundi. You have been identified as a critical player in this field. Your input in this study would be most valuable.

I'm therefore requesting your assistance to fill the attached questionnaires by ticking where appropriate or filling in the required information on the spaces provided as honestly and precisely as possible. The information given will be handled confidentially, and will only be used for academic intention.

Section A: Profile of the Respondents

Tick one appropriate answer

1. Gender

a) Male ☐

b) Female ☐

2. Age

a) 20-30 ☐

b) 31-40 ☐

c) 41-50 ☐

d) 51 and above ☐

3. Education Level

a) Certificate ☐

b) Diploma ☐

c) Bachelor Degree ☐

d) Masters Degree ☐

e) PhD ☐

4. Work Experience

a) Less than 1 year ☐

b) 1-5 years ☐

c) 6-10 years ☐

d) More than 10 years ☐

Section C: Work Environment

Please indicate the extent to which each of the statements in the matrix represented below influences work environment in your organization. Please record your answer by ticking at the space provided, by the scale indicator.

KEY: 5=Strongly agree; 4=Agree; 3=Not sure; 2=Disagree; 1=Strongly disagree

#	Work Environment	1	2	3	4	5
A	Physical Workplace Factors					
1	The furniture I use is comfortable, flexible to adjust, easy to rearrange or reorganize.					
2	The office is devoid of unnecessary noise.					
3	The working space area is sufficient and roomy enough.					
4	The room or office I operate from is well illuminated.					
5	The temperatures in the room or office I operate from is appropriate.					
B	Psychosocial Workplace Factors	1	2	3	4	5
1	I frequently meet with my supervisor about my personal development.					
2	My supervisor respects the co-worker's opinions.					
3	My roles & responsibilities are clearly stated.					
4	Supervisors inform employees about important decisions, changes, or plans for the future.					
5	I can rely on my supervisor/line manager to help me out with a work problem.					
C	Work-life Balance					
1	Due to work-related duties, I keep on making changes to my plans for family activities.					
2	The demands of my work interfere with my home and family life.					

3	The amount of time my job takes up makes it difficult to fulfil family responsibilities.					
4	My job produces strain that makes it difficult to fulfil family duties.					
5	I work more than 12 hours a day.					

Section C: Employee Performance

Please indicate the extent to which each of the statements in the matrix represented below influences employee performance in your organization. Please record your answer by ticking at the space provided, by the scale indicator.

KEY: 5=Strongly agree; 4=Agree; 3=Not sure; 2=Disagree; 1=Strongly disagree

#	Employee Performance	1	2	3	4	5
A	Employee Effectiveness					
1	Resources are readily available for you to do your work					
2	You are confident in your leaders.					
3	You have received enough training to perform your work better.					
4	Your organization has good pay and benefits policy.					
5	Your organization has development opportunities.					
B	Work Efficiency	1	2	3	4	5
1	You are able to meet deadlines.					
2	You prioritize your tasks effectively.					
3	You complete your tasks quickly.					
4	You make efficient use of your time at work.					
5	You use the most effective methods for doing the work.					
C	Work Productivity					
1	You plan and prioritize your work					
2	You set and accomplish goals.					
3	You use available resources effectively.					
4	You complete assignments on schedules.					
5	You help others to complete their tasks.					

THE END

THANK YOU FOR YOUR COOPERATION

APPENDIX III: INTERVIEWS

For managerial staff only

1. What is the makeup of the physical work environment of most offices in your department in terms of furniture, space, lighting, and noise?
2. What are some of the psychosocial attributes commonly displayed by the employees in terms of relationship with supervisors and other colleagues?
3. Does the kind of work the employees do in this bank allow them to have a balanced life with their families and friends? If yes, are there policies that promote work life balance in this banking institution?
4. How effective and efficient are your employees in performing their tasks?
5. How productive are your employees in performing their tasks?

The End

