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Motivational Factors Affecting the Performance of Employees in the Banking Sector: a Case Study of Eco-bank Kenya

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Abstract:
Businesses in all sectors are faced with increased competition and high customer expectations; it has become apparently clear that these organizations need to embrace strategies that are customer oriented to gain sustainable competitive advantage. Organizations placing greater emphasis on customer focus will tend to attach a relatively high degree of importance to value added activities that build links with customer's needs and finding solutions to service gaps so as to improve the organization's performance. In this study, the focus was to investigate the effect of customer oriented strategies on the performance of commercial banks in Kenya. It was driven by the general objectives of determining the effects of customer acquisition strategies, customer retention strategies and customer relationship management strategies on the performance of commercial banks. This project examined resource based theory which emphasizes the firm's resources as the fundamental determinants of competitive advantage through customer oriented strategies and performance. The structural contingency theory was also relevant in the study because it points out that organizational structure must be adaptable to each business and that each business must make moves to ensure they are operating within the most efficient structure to support the business. The Market orientation model (Mktor Model) was presented in the study as it refers to the understanding of current and future distributors and of user's value chain, as well as the creation of superior value for both of them. The study employed was descriptive research design and data collected using a survey method. The target population for this study was all commercial banks in Kenya-Mombasa. This population included all banks that operate in Mombasa. The total number of the population was the 42 licensed commercial banks in Kenya. The sample size covered all 38 banks with a representative in Mombasa. The researcher selected respondents from each bank to bring the sample size to 110 respondents. Primary data for the study was collected using a Likert scale structured questionnaire that was developed by the researcher on the basis of research objectives. In order to test liability and validity for questionnaires, a pilot study was conducted and assessed using Cronbach's alpha. The results of quantitative data were presented in charts and tables. Data was analysed using Statistical Package for Social Science (SPSS Version 22). Descriptive statistics such as percentages mean scores, standard deviation and frequencies was used for analysis and presented in form of graphs, charts and tables. The study has determined that acquisition strategies can be used to create specific products for specific customers and the help banks to identify niche markets. The study confirms that better pricing and product innovation are emphasized by the banks as they influences customer buying a product or service. Based on the result this was able to reveal study that customer oriented strategies geared toward acquisition need to create trust between the organizations and customers to facilitated continued patronage. The study has determined that empowerment of employees in service organization is inevitable in view of the nature of service itself, lack of it could lead to under performance during service encounters. Based on the study findings, it was recommended that Customer oriented strategies need to be strengthened and emphasised as it influences the growth and success of the organization amidst the competitive business environment. The banks employees need to be empowered and motivated for them to deliver on the customer expectation. The banks also need to reward and recognise its customer in order to build a lasting beneficial relationship.

1. Introduction

1.1. Introduction

This chapter provides a background of the study, statement of the problem, objectives of the study, and the research questions. Also in this chapter is the significance, limitations of the study, the scope and the conceptual framework.

1.2. Background of the Study

According to studies, happy employees are 98% more likely to identify with company values and goals. Employee recognition builds a great company culture. It drives employee motivation and is a critical factor when motivating employees. Recognition can help you build a culture of happiness at your company. Only 13% of employees worldwide are engaged at work, according to Gallup's new 142-country study on the *State of the Global Workplace*. In other words, about one in eight workers roughly 180 million employees in the countries studied are psychologically committed and feel motivated to their jobs and likely to be making positive contributions to their organizations. The bulk of employees worldwide 63% are "not engaged," meaning they lack motivation and are less likely to invest discretionary effort in organizational goals or outcomes. And 24% are "actively disengaged," indicating they are unhappy and unproductive at work and liable to spread negativity to coworkers. In rough numbers, this translates into 900 million not engaged and 340 million actively disengaged workers around the globe (Yin, 2012).

In United States employee recognition and rewards programs are designed to help Human Resource professionals who struggle with reduced employee retention rates, low worker productivity, negative attitudes, absenteeism and increasing turnover. By fostering employee engagement and encouraging a positive company culture, businesses are better equipped to handle tighter company budgets, changing U.S. worker demographics, job security concerns, increased stress levels and decreased company loyalty. Employee recognition programs have become an essential business strategy to meeting revenue goals by directly influencing employee retention, attitudes and attendance, not to mention safety records and sales targets. With Incentive Solutions' broad selection of employee incentive programs, motivating employees at all levels to perform at their peak is easier and more effective, (Richard 2003)

In United Kingdom, other factors other than bonuses tend to motivate the employees more. Bonuses are not the top motivator for employees, according to a study into what makes workers most productive by the Institute of Leadership and Management (ILM). The survey of more than 1,000 workers found that only 13 per cent of people agreed that a bonus would have an effect on their motivation, however having a good basic salary and pension was viewed as an important incentive by almost half of the respondents, (Lewis, 2014)

In fact, the top motivator was 'job enjoyment' according to 59 per cent of respondents, while other emotional factors such as good working relationships and fair treatment also rated highly in the survey. More than two-fifths of the respondents cited 'getting on with colleagues' as a key motivator, while just over a fifth agreed that 'how well they are treated by their managers' affected motivation, with a further fifth saying that higher levels of autonomy motivated them.

The ILM said the findings suggested that the £36.9 billion spent on performance bonuses in the UK last year had "no impact on the motivation and commitment levels of the vast majority of recipients". The survey highlights how important good managers are to ensuring happy and motivated staff. When asked to identify one thing that would motivate them to do more, 31 per cent of employees said 'better treatment from their employer', 'more praise' and 'a greater sense of being valued'. However, while the majority of managers (69 per cent) said they 'always giving feedback' to their staff, just 23 per cent of employees agreed. "Understanding your employees and what makes them tick is vital in having a happy and motivated workforce," said Charles Elvin, chief executive of the ILM. "In the past year UK companies have collectively spent an astronomical amount on financial incentives for their staff. But this report is telling us there are far more effective, and cost-effective, ways to motivate people. These include giving regular feedback, allowing people to have autonomy in a role, the opportunity to innovate and improved office environments." The research also revealed that employees tend to fall into one of four clear employee archetypes, which each have different motivation factors and reward mechanisms.

The impact of economic crisis on the performance and productivity in Africa could be appraised from the trend of several factors including the motivation of public and private service personnel. The prevalent shortage of essential commodities, especially food and social welfare items, has adversely affected both private and public sector employees as well as the whole population. Public sector employees, tend to spend more time in search of the wherewithal to feed themselves and their families and less time on the public service jobs for which they are employed. The result is that there has been all-round deterioration in the productivity of the whole society. This means that management should mobilize these motivational factors to reverse this trend, (Thomas, 2010).

However other than motivational factors Africa is unique in that formal jobs are scarce and elusive. African demographics, economic structure, politics and globalization trends combine into a perfect storm for Africa's policy makers, production and service delivery. The large cohort of youth entering Africa's labour force is the best educated and Africa is witnessing its best growth performance in decades; yet jobs remain elusive in the formal wage sector. This is largely because African economies have hitherto failed to transform structurally from low productivity agriculture to higher productivity non-agricultural sectors. Hence food and social welfare items are more likely to motivate them as compared to more developed countries(Seaward, 2011).

Kenya being one of the most developed in East and Central Africa, employee wages have decreased by about 2% since October 2010, and have been flat since the beginning of the year. This can be attributed to organizations trying to create leaner and cost effective organizations. Therefore, management has become creative in utilizing the limited resources and still maintains a motivated workforce. One of these creative ways is through communication. When an employee knows they're truly valued and that their boss has a genuine interest in them, they're much more likely to perform well. Another common way in Kenya is the Casual Dress Day offered across the board to the staff as an added benefit. This motivates your employees and increases productivity. The third creative way is the Boss Does Your Work promotion. If employees meet specified goals management may Consider holding a contest with the reward of the managers performing these chores instead (Frey, 2002).

Further, some organizations are offering Telecommuting Options. If you have staff members who can be productive from home the employees are sure to love it, as it will save them plenty of time and money. Lastly, allover Kenya organizations have learnt to Take Part in Team-Building Activities. This method may seem cliché, but it actually works. Staff members who develop close personal relationships with their coworkers are much more likely to stay with a company. Even if your team building activity is nothing more than after-work bowling, your employees are sure to enjoy it.

1.2.1. Background History of Eco bank Kenya

The Federation of West African Chambers of Commerce promoted and initiated a project for the creation of a private regional banking institution in West Africa. In 1984, Eco promotions S.A. was incorporated. Its founding shareholders raised the seed capital for the feasibility studies and the promotional activities leading to the creation of Eco bank Transnational Incorporated (ETI). In October 1985, ETI was incorporated with an authorized capital of US$100 million.

A Headquarters' Agreement was signed with the government of Togo in 1985 which granted ETI the status of an international organization. ETI commenced operations with its first subsidiary in Togo in March 1988. The dual objective of Eco bank Transnational Incorporated (ETI) is to build a world-class pan-African bank and to contribute to the economic and financial integration and development of the African continent.

Today, Eco bank is the leading pan-African bank with operations in 36 countries across the continent, more than any other bank in the world. It provides wholesale, retail, investment and transactional banking services to governments, financial institutions, multinationals, local companies, SMEs and individuals. Eco bank operates as "One Bank" with common branding, standards, policies, and processes to provide a consistent and reliable service across its unique network of 1,305 branches, with 19,565 employees as at end of March 2014. On 16 June 2008, Eco bank Transnational Incorporated (ETI) acquired 75% of EABS Bank, which had been licensed in 2005. The bank changed its name to Eco bank Kenya Limited, to reflect the new shareholding. Eco bank's services are delivered by three customer-focused business segments. The corporate Bank segment provides financial solutions to global and regional corporates, public corporates, financial institutions and international organizations. Products focus on pan-African lending, trade services, cash management, internet banking and value chain finance.

Domestic Bank provides convenient, accessible and reliable financial products and services to retail, local corporate, public sector and microfinance customers, leverages an extensive branch and ATM network as well as mobile, internet and remittances banking platforms. IT platform operated by e-Process, to support the group's technology growth and operations.

1.3. Statement of the Problem

Every organization puts up structures, resources and places such as in the hands of a manager with a view to set a structure to earn profit. Structures like the organizational chart, Organogram, Management by Objectives; Unity of command/unity of loyalty to mention a few is put up. Resources include human, material, financial information technology and all others within the organization that are set up in such a way to achieve maximum profit with minimum costs and conflicts (Selye, 2006).

Even when the organization tries to create an atmosphere of industrial peace and harmony so that production can go with minimum conflict, resources has become very scarce with the increasing population hence management has to find ways of motivating their employees. Lehrer (2007). Motivational factors can be different depending on socio-economic and cultural development in a growing economy like that of Kenya. We cannot afford to continue with a bulk of demotivated employees as it could ruin the industrial and organization life thus affecting the growth of the country, Seaward (2012). Hence this study examines motivational factors within an organization, and the corresponding effects on employee's performance.

Evidence of unmotivated employees at Eco bank can be clearly observed from two dimensions i.e. the cognitive symptoms and the emotional symptoms. Good examples of the cognitive symptoms are memory problems, poor concentration and judgment, constant worry, seeing only the negative and anxious or racing thoughts. The emotional signs are moodiness when serving customers, irritability or short temper, feeling overwhelmed especially by the long queues and load of work. The sense of loneliness when a mistake happens and there is no one assisting to resolve. Another evidence of stress is the high rate of employee turnover which shows dissatisfaction with the work being done. The numbers of customer complaints are also high which is evidenced by the high number of customer complaints received every day. Time keeping and eating habits is the other factor which reveals the stress in Eco bank staff where eating too much or too little is an indication of stress.

1.4. Objectives of the Study

1.4.1. General Objective

To determine the effects of motivational factors on the performance of employees in Kenya

1.4.2. Specific Objectives

1) To determine how the working environment affects the employee performance
2) To find out how employees' personal issues affects the overall employee performance.
3) To examine how strategic reward affects the employee performance
4) To find out how the style of management practiced in the organization affects the employee performance.

1.5. Research Questions

1) How does the overall working environment affect the employee morale?
2) How does the employees' personal issue affect the employee performance?
3) How do the rewards offer to the employee impact on the employee performance?
4) How does the type of management practiced in the organization affect employee performance?

1.6. The Significance of Study

The study will broaden over understating of employee performance by including the role of management in the proposal model. Since the rational view of employee performance is very narrow. The study will identify role of work place environment it might play in the employee performance. Further, this study will enhance the understanding about the effect of stress factors on employee performance. This study will also help the policy makers to determine how they can reduce job stress on employees and hence increase on productivity. Some of the factors affecting stress can be identified as; personal issues, lack of administrator support, lack of acceptance for work done, low span over work environment, unpredictability in work environment &inadequate monetary reward.

To create a high performance organization, an organization which brings out the best in its people, we need to understand how stress affects people's intellectual, emotional, and interpersonal functioning. By drawing on the wealth of research available, we can make recommendations which increase the probability that people will not be compromised by stress, but instead, perform at optimal levels.

1.7. Justification

The research will go a long way in assisting commercial banks to formulate and design strategies which identify and assist in reducing employees' job stress. On the other hand, the employees will be in position best suited in achieving the organizations set goals and objectives. The findings will also help other similar organizations to identify and tackle challenges related to employees' job stress

The study is expected to contribute to the existing literature in the field of effects of employee job stress in organization performance. It is hoped that the research will form the basis for further research on this subject

The study will also be important to policy makers while setting standards for contractual terms between employers and their employees.

1.8. Scope of the Study

The study confined itself to Ecobank Kenya, Mombasa region and targeted Top level management, middle level management and general staff. The study sought to understand the effects of job stress on employees' performance and came up with suggestion on how to manage stress and improve on productivity

1.9. Limitations of the Study

The researcher foresaw various limitations that may likely hinder the access to information the study was looking for. The main limitation was the inability to integrate Ecobank with other banks due to their unique focus product of high networth market target. This study focused on Ecobank coastal region whose staff activities may differ with those of banks using the economies of scale strategy.

The researcher also foresaw encountering the problem of time as the research was to be taken in a short period which limits time for doing a wider research. However, the researcher countered this by carrying out the research across all departments in the branch to enable generalization of study findings

2. Literature Review

2.1. Introduction

This chapter focused on the review of relevant studies on the motivational factors and the organization performance. This chapter specifically documented the theoretical review, empirical studies on employee stress in organizations, and the conceptual framework. The literature review guided the researcher to identify study areas which had been left out and attempted to fill the gaps.

2.2. Theoretical Review

2.2.1. Taylor's Scientific Management Theory

In 1911 the engineer Frederick Taylor published one of the earliest motivational theories. According to Taylor´s research, people worked purely for money. In the early years of the car assembly industry, work on a production line was based on producing quantity and was repetitive. Workers were paid 'piece rate', that is, paid for every item produced.

When Taylor began his work on scientific management, workers generally used the methods and tools they felt were best suited to the task. Taylor realized that production could be increased by standardizing this system of work. For example, in the 1880s, he experimented at the Bethlehem Steel Works with using different designs of a shovel for different types of coal. By using a particular type of shovel for each particular type of coal, Taylor found that workers could shovel more coal and for longer, and the number of people employed to shovel was reduced from 500 to 140.

Eventually, Taylor devised his famous theory on scientific management. Taylor broke each job down into specific tasks and timed how long it took a worker to do each task. He then specified exactly how each task was to be done and what tools to use. Workers were trained to do each task in a particular way. Henry Ford worked with Taylor to develop the first assembly line. Taylor also believed that workers were motivated primarily by money, so he also developed the idea that workers should be paid based on whether they reached production targets. Taylor also standardized the role of management, including setting managers apart from operations and giving them more authority to set the tasks workers do (Taylor, 2009).

2.2.2. Henri Fayol's Administrative Theory of Management

Back around 1860, Henri Fayol, a then-young engineer, began working at a coal mine in France. While working at the mines, he noticed that managing the miners was not an easy job. Managing was not as effective as it could be. Managers had few resources and tools to better manage people.

At the time, Frederick Winslow Taylor, founder of the school of scientific management, was making strides in maximizing productivity by focusing on the work and worker relationship. In other words, Taylor believed that there was a science to work. If workers worked more like machines, there would be increased productivity.

Unlike Taylor's scientific management theory, Fayol believed that it was more than just work and workers. Managers needed specific roles in order to manage work and workers. This became known as the administrative school of management and was founded on the six functions, or roles, of management: Forecasting, planning, organizing, commanding, coordinating and controlling (Fayol, 2013).

2.2.3. Douglas McGregor Theory x and y

Theory X assumes that employees are naturally unmotivated and dislike working, and this encourages an authoritarian style of management. According to this view, management must actively intervene to get things done. This style of management assumes that workers: Dislike working, avoid responsibility and need to be directed, have to be controlled, forced, and threatened to deliver what's needed, need to be supervised at every step, with controls put in place, need to be enticed to produce results; otherwise they have no ambition or incentive to work.

X-Type organizations tend to be top heavy, with managers and supervisors required at every step to control workers. There is little delegation of authority and control remains firmly centralized. McGregor recognized that X-Type workers are in fact usually the minority, and yet in mass organizations, such as large scale production environment, X Theory management may be required and can be unavoidable

Theory Y expounds a participative style of management that is de-centralized. It assumes that employees are happy to work, are self-motivated and creative, and enjoy working with greater responsibility. It assumes that workers: Take responsibility and are motivated to fulfill the goals they are given, seek and accept responsibility and do not need much direction, consider work as a natural part of life and solve work problems imaginatively (McGregor, 2008).

2.2.4. Herzberg's Theory

Herzberg was a psychologist whose experiences as a soldier in World War II led him to study motivation. Where Taylor believed that workers were primarily motivated by money, Herzberg's theory was that there are many factors, such as work hours and conditions, which motivate workers other than money. He also found that some factors, such as responsibility, achievement, a challenging work environment and personal growth, can make people happier at work, even if these factors do not motivate them.

Herzberg felt that productivity can be increased through worker satisfaction and that this comes from a variety of factors. For example, jobs should be challenging enough so that workers are utilized to their full ability, and workers who are successful should be given more responsibility. Although his critics argued that worker satisfaction does not necessarily lead to higher productivity, his theories are used by many modern companies who want to increase worker satisfaction and retention rates(Richard, 2013).

2.3. The Conceptual Framework

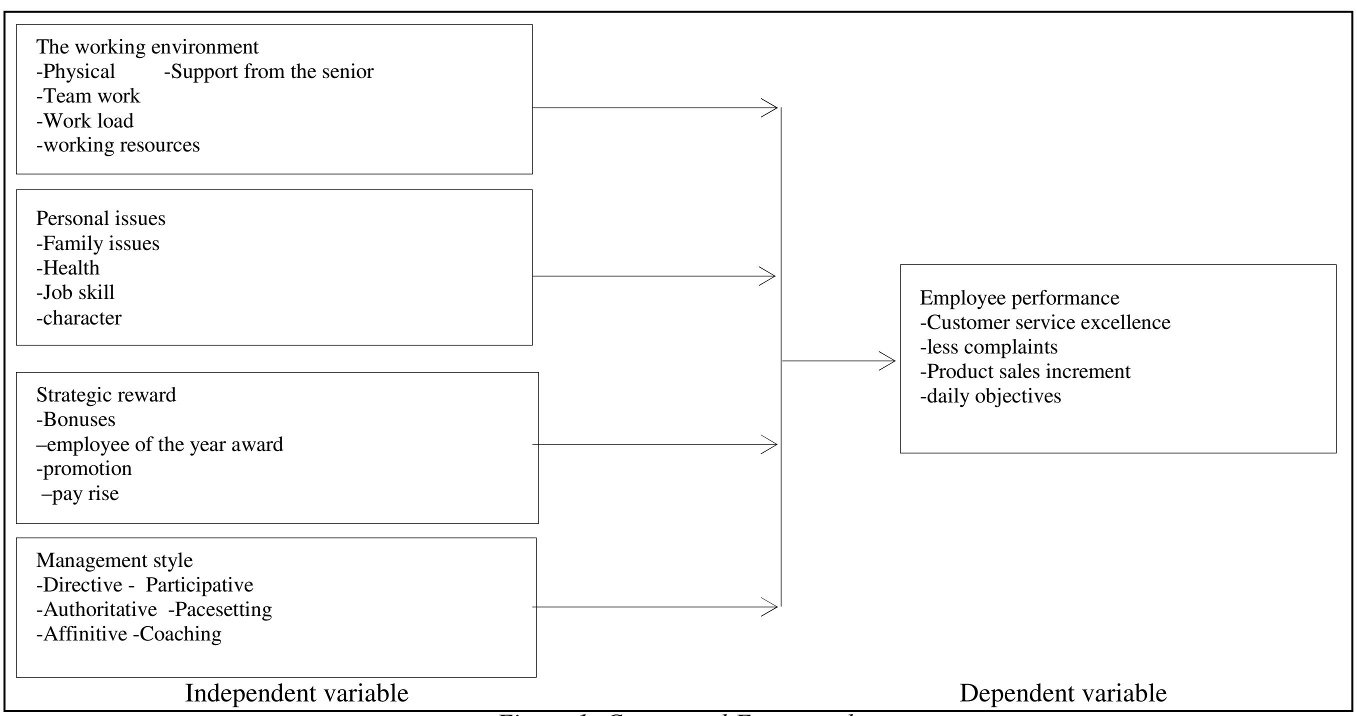

Figure 1: Conceptual Framework

2.3.1. Employee Performance Rewards

A reward program can promote optimal fulfillment in an organization if it is designed in a manner that employees' successful job performance is in line with your business objectives. The management may start by stating a chief goal; then list the specific steps required to achieve it. One such duty might be to inform every customer who visits your bank about the benefits of your accounts. You can measure the increase in account sales based on this strategy and reward your employees accordingly. Employee rewards provide compelling motivation to continue fruitful behavior on your behalf. This motivation may be, inform of bonuses where employees are rewarded according to their exemplary performance.

A system of monetary rewards, such as bonuses, should not be treated as part of regular pay. (Sutherland *et al*, 2000). The best form of reward is equating financial rewards with specific achievements. A reward system can apply to individuals or groups of people. For example, for meeting an annual profit goal, they could offer profit sharing to the employee who contributed the most to your success or to an entire team. A good example is the bonus, pat rise, employee awards and promotion programs. Employee rewards can be intrinsic or extrinsic. Intrinsic rewards are those that provide employees with a sense of accomplishment; they include giving your employees autonomy or providing opportunities for growth such as promotion. Extrinsic rewards are tangible, such as offering stock options or demonstrating employee recognition by presenting plaques or certificates where a good example is the employee of the year award.

To be effective, employee rewards should be presented regularly. However, work to guard against rewards becoming automatic and expected, which could decrease employee motivation. An employee reward program is most effective when all employees fully understand the system and your business goals. Upon hire and at subsequent opportunities throughout employment, communicate the symbiotic nature of your goals and the corresponding rewards. Creating excitement among employees for the program keeps it in the forefront of their workdays and enables your entire staff to function at higher levels toward achieving your business goals. The excitement brought by the reward system fights stress and humbles the employees to attain even higher set goals(Boss, 2002).

It is important to note that employees are at the heart of your business. Banks and other organizations hire their employees to gain and maintain success, and they are, at least initially, inspired to perform the work necessary to achieve the banks goals. Rewarding your staff when they effectively fulfill your directives is an often overlooked yet critical management tool. When properly administered and communicated, a reward program can create and maintain a highly motivated and stress free employee force working for the prosperity of your business.

2.3.2. Personal Issues Affecting an Employee's Performance

Stress in an employee is mostly brought by their personal issues which the management should be able to identify and where possible assist their employees. Forty-seven percent of employees say that problems in their personal lives sometimes affect their work performance, according to new research by Bensinger, DuPont & Associates. The firm asked 24,000 employees using its employee assistance program how personal issues were affecting their work. More than 16 percent reported that their personal challenges caused absenteeism, and nearly half said it was hard for them to concentrate(Petersen, *et al*. 2009).

Dealing with an employee who's facing personal struggles is one of the biggest challenges the management has to deal with. As a result, to that, most banks and other large corporations have well-established Employee Assistance Programs where they can send employees who need to deal with personal issues. Therefore, the greatest challenge to the management remains how they can assist their employees out of their stressing personal issues. Employees wouldn't want their bosses involved in the fact that they are going through family problems, a divorce or having trouble with their kids, or having an alcohol problem. Employees might also feel uncomfortable letting their management know that they don't have the skills required. The most recommendable intervention situations are a just-the-facts approach that focuses only on the specifics of the person's work performance such as increased absenteeism or if the employee appears to have trouble concentrating (Renner,2010).Absenteeism, lateness inability to keep time and variation in eating habits may signal stress to an employee. To tackle this "Say something like, 'You need to improve on the job, that's why you're here. However, Ecobank has established a comprehensive medical scheme to ensure health remains a solved issue to their employees. If something in your personal life is affecting you, I recommend you seek assistance." However, employee character remains the most challenging and best rewarding if the management is able to nature the employee character towards a positive transformative thinking. The management will also need vital skills to solve employee character issues without becoming part of the problem(Peterson,2010).

Another way of assisting stressed employee would be assisting in tough situation. If you know your employee is in a tough situation, such as having to care for an ailing family member, you may want to be as helpful as possible be it financial or emotional assistance. It is good to note that other employees will take note of how you treat their struggling colleague and will likely expect similar consideration if they too run into hard times. Taking a compassionate approach is a good thing to do, but it has to be applied evenly across the work force. Otherwise it's not fair(Renner, 2010).

2.3.3. The Working Environment in an Organization

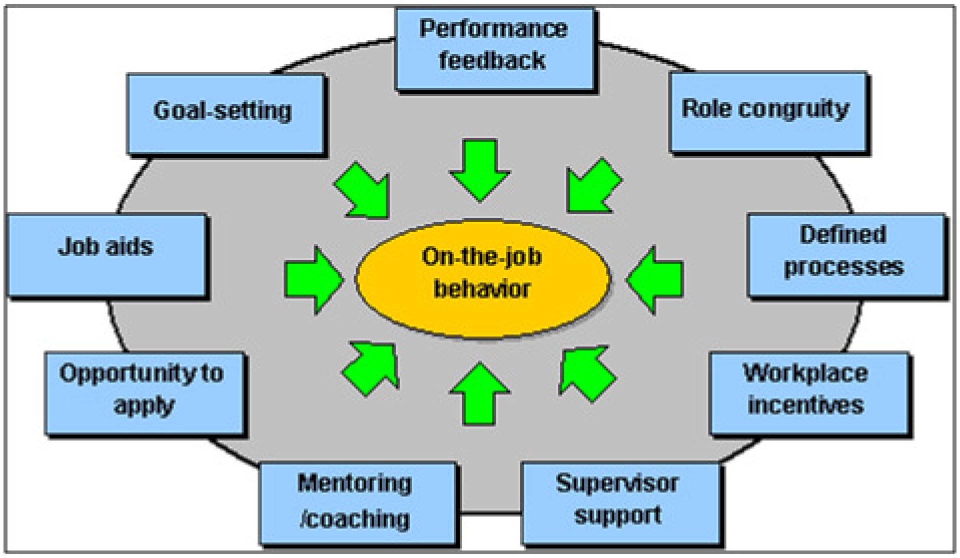

Figure 2: Workplace Factors Affecting Employee Performance
Source: Adapted from Ashford (2008)

Many managers and supervisors labor under the mistaken impression that the level of employee performance on the job is proportional to the size of the employee's pay packet. Although this may be true in a minority of cases, numerous employee surveys have shown by and large this to be untrue. In fact, salary increases and bonuses for performance, in many instances, have a very limited short-term effect. The extra money soon comes to be regarded not as an incentive but as an "entitlement". It is the quality of the employee's workplace environment that most impacts on their level of motivation and subsequent performance. How well they engage with the organization, especially with their immediate environment, influences to a great extent their error rate, level of innovation and collaboration with other employees, absenteeism and, ultimately, how long they stay in the job. Many studies have revealed that most employees leave their organization because of the stressful relationship with their immediate supervisor or manager (Henry & Parker, 2007).

A good example is Involving employees in setting meaningful goals and performance measures for their work. This can be done informally between the employee and their immediate supervisor or as part of an organization's formal performance management process. The key here is that each employee is actively engaged in the goal-setting process and takes ownership of the final agreed goals and measures. It is also important to give regular feedback to employees' information on how they are performing. This should consist of both positive feedbacks on what the employee is doing right as well as feedback on what requires improvement. The feedback needs to be as objective as possible and delivered with the appropriate interpersonal and conflict resolution skills. It can be a mix of both informal feedback and feedback delivered as part of a formal performance management cycle (Ashford & Caldart,2006).

Work load and inappropriate role congruity is a major source of stress to many employees. Management should ensure that the role that the employee is required to perform is consistent with their expectations on joining the organization and any subsequent training. The physical nature of the job, the teamwork facilitating the accomplishment of the same and the availability of the resources required to accomplish the same. The organization's role expectations are typically reflected in formal documents, such as Job Descriptions and Role Specifications. These expectations should be consistent with tasks allocated by the employee's immediate supervisor (Ashford & Caldart, 2008).

Many errors, defects and customer complaints are the result of poor process management. Constrain the variability of how work is actually performed through documenting processes and communicating such expectations to employees. Verify on a regular or random basis that the work is actually performed in the way required. Along with goal setting, getting employees to help define and improve processes is a powerful opportunity for engagement. Management should act as advocates for employees, gathering and distributing the resources needed by them in order for them to be able to do a good job. Immediate supervisors and managers need to display the interpersonal skills required to engage employees and enhance their self-confidence. This includes providing positive encouragement for a job well done.

Make available to employees skilled and respected team to help them perform better in their current role and to assist them develop further into a future role. Mentors and coaches may be internal to an organization or external. This will create a stress free supportive working environment. Either way, they will need to possess the necessary facilitation skills to assist employees apply existing sills and develop new skills.

Money is not a sufficient motivator in encouraging the superior workplace performance required in today's competitive business environment. Managers and supervisors will need to be comfortable with working with the whole gamut of workplace factors that influence employee motivation. Skills required include the ability to engage employees in mutual goal setting, clarify role expectations and provide regular performance back. Time and energy will also need to be given to providing relevant performance incentives, managing processes, providing adequate resources and workplace coaching. Last but not least, to drive their organizations to peak performance managers and supervisors must put out front the human face of their organization. Paramount here is the human-to-human interaction through providing individualized support and encouragement to each and every employee (Alderton, 2004).

2.3.4. Management Style

The strategies managers employ in the workplace often dictate employee performance. A manager who is loud and abrasive, for example, usually will result in subordinates who become loud and abrasive. Employees who flourish and succeed – and those who fizzle – often do so because of the managers and supervisors who guide your company's workforce (Kettl, 2005).

Managers can cause employee morale to plummet or rise to unprecedented levels. Morale is governed by the way managers treat employees, the way managers motivate employees and the goals managers ask employees to accomplish. To do this management may use different which may work for or against the organization (Selye, 2006). The directive/coercive style has immediate compliance objective from employees. Employees are closely monitored motivated but threatened to perform. The style works well during crisis or when deviation is risky. However, when employees are underdeveloped or highly skilled they become frustrated. The authoritative/visionary style is firm but fair giving of clear direction for long-term employee vision. It's effective for credible leaders with clear standards but works against underdeveloped employees and incredible leaders. The affinitive style creates harmony amongst the employees. People are kept happy to avoid conflict by emphasizing on good personal relationships. It works well with other styles in routine tasks as well counseling helping employees and managing conflict. It's least effective in inadequate performance and when crisis need direction. The participative/democratic style builds commitment and consensus among employees, every employee has an input which is encouraged through decision making and rewarding team effort. It is effective when experienced and credible staff work together in a steady working environment. It is least effective when employees must be coordinated, during crises or when there is lack of competency. The pacesetting style accomplishes task to a high standard of excellence. The management does it themselves and expects employees follow the example, they motivate by setting high standards. It's least effective when workload require assistance, coaching and coordination as well as development. The coaching style has long term professional goal for employee development. Employees are given opportunity to develop and improve their strength. Its effective when employee are motivated and their skills need development but is ineffective when leader lacks expertise or during crisis (Olpin,2001).

Employees often mimic the dedication that manager's exhibit. Managers who make it a point to perform at a high level each day and complete their tasks to the best of their ability typically infuse the workplace with the same mindset. Because people learn from an early age to pay attention to the way their superiors act, many employees, whether they're naturally hardworking or lack work ethic, subconsciously incorporate a manager's work ethic into their own ways. Take for example a manager at a pizza shop. When he ensures that each task he completes, from cleaning the ovens to serving customers, is completed to the best of his ability, his assistant managers and crew can't help but notice the effort he puts into everything he does(Barr, 2006).

An employee's attitude often reflects the attitude of his superiors. Managers who take a negative outlook on everything usually cause employees to do the same. Negative attitudes cause employees to become cynical about their work, leading to carelessness. Negative managers also prevent employees from growing and improving, because their management style doesn't promote positive thinking and encouragement. Managers who take on a negative attitude usually do so without realizing that it adversely affects the workplace(Bjerke, 2006).

Many studies on employees' stress have been done in the western countries making it very important for this study. This study has been carried out in Kenya which will be of great use to not only Eco bank but all Kenyan and other financial institutions.

2.3.5. Employee Performance

Employee performance is a measure of whether employees have met pre-established goals during the assessment period. For example, an employee might have specific goals such as completing an annual report, developing a new filing system or learning a new software program. However, the set goals may be more subjective in nature, such as improving attitude or developing more effective time management skills. The parameters of employee performance include teamwork, job skills, communication, decision making and work habits (Kirkpatrick, 2006)

Teamwork is an essential component of many positions. The employee is rated on his participation in group initiatives. This parameter works well in reducing employee stress through the shared knowledge of performing the same duties at ease. Feedback should be sought from colleagues when making this assessment of whether it's worth introducing or not. However, teamwork enables the employee to learn about co-worker perceptions, contributions, sharing the work load, contributing ideas and meeting established performance parameters (Gregson, 2000)

There are certain job skills necessary for the effective completion of job tasks and responsibilities. While this will vary from position to position, each employee should be able to meetthe set standards in key areas. For example, if you're evaluating an Eco bank customer service officer, the key performance indicators such as resolved customer complaints, telephone skills or average number of calls handled in an hour should be evaluated. A variance in job skills and tasks allocated would mean a stressed employee performing duties which are beyond their skills (Feldman, 2009).

Communication is an essential part of every job and should be a key performance indicator in every employee evaluation. Good communication skills should exist with management, customers and colleagues. On the other hand, decision-making position ranks how employee fares in this area by evaluating major or difficult decisions that have been made during the previous assessment period.

Consider whether an employee regularly approaches management or colleagues for assistance in choosing a path to pursue, or if she is confident and makes well-educated decisions on her own(McCoy, 2005).
The staffer's work habits, including time management, meeting deadlines, arriving for work on time and being reliable is a vital employee performance parameter. The management will evaluate not only whether the staff understands the responsibilities of his job, but carries them out in an efficient and consistent way on a daily basis (Boss, 2002).

2.4. Summary
Based on the conducted literature review, there is no material available regarding the Eco bank on previous studies. This has left a vacuum of awareness especially how the impact of employee stress affects the financial institutions in Kenya and in particular Eco bank. This creates the need to highlight some of the challenges faced by the employees in the working environment hindering excellent performance and the actions management should implement to rectify this. The management should also learn how to create policies which motivate their employees across all levels. This increases the sense of collective responsibility to each other to create the overall good for the bank through improved employee quality service, commitment and loyalty and thus provides a true and sustainable basis for serving clients in the Banking institution.

2.5. Critique of Literature Review
Research needs to test theoretical explanations for the effects of job stress on employee performance, the evidence shows that stress free employee performs better than their stressed colleagues, (Arthur *et al* 2003), this review reveals very little tests about the overall organization performance and profitability. Thus, future research needs to test the overall effect of employee stress on the organization performance. This effect on the financial statements might convince the management to allocate some funds fight employee stress (Lehrer, 2007).
In addition, more attention needs to be given on the sources of employee's stress and the strategies which can be implemented to eradicate them. A good example is performing regular training, encouraging teamwork and proper allocations of duties in accordance to job skills acquired.

2.6. Research Gaps
Many of the employee stress studies have been conducted in the Western countries with the developed employee bodies fighting for their rights and well defined rules and policies guiding their practices in their organizations. For instance, in US employees are actually compensated for damaged caused to employees emanating from stress factors. This is simply because Job stress is the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker resulting to poor health and even injury. Therefore, due to the little work done on the emerging markets, this creates a weakness and hence an opportunity for intensive research to be done on these markets

3. Research Design and Methodology

3.1. Introduction
In this chapter, the researcher covers the following areas; research design and methodology, population, sampling, sources of data, methods of data collection and data analysis.

3.2. Research Design
Parahoo (2006) describes a research design as "a plan that describes how, when and where data are to be collected and analyzed". It is the researchers overall for answering the research question or testing the research hypothesis. In this study, the case study research design is used. Yin (2004) defines the case study research method as an empirical inquiry that investigates a contemporary phenomenon within its real-life context; when the boundaries between phenomenon and context are not clearly evident; and in which multiple sources of evidence are used. The methodology used includes data analysis, purpose and data collection. A case study may focus on an individual, group, an organization or situation to determine factors and relationships among factors resulting to behavior under study. Therefore, this case study deeply examines the factors and the phenomenon.

3.3. Target Population
Parahoo (2006) defines population as "the total number of units from which data can be collected", such as individuals, artifacts, events or organizations. Burns and Grove (2008) describe population as all the elements that meet the criteria for inclusion in a study. The target population in this study was 150 permanently and contractual employees working for Eco bank in the Coastal region. In order to enhance easier mode of data collection, the employee was categorized into the following groups; Top management, middle level management, ordinary general staff which comprised the front office and the back office officers, and all contractual employees. In this study, the top management was a constituent of the cluster heads, head of business operations, area managers and branch managers. On the other hand, ordinary members were employees who performed the front office and the back office banking roles, while contractual employee were those who are not yet confirmed as permanent employees of the bank. This study used the random sample technique of choosing the sample. Random sample is a sampling technique where samples are gathered in a process that gives all the individuals in the population equal chances of being selected. A sample of 53 members was selected from the target population of 150.

3.3. Sample Size

The table below is a representation of the sample included for the research. 150 respondents were picked from the population. The sample size of 53 respondents represents 35% of the whole population picked. Parahoo (2006) assert that sample size of 35% is a good sample. This sample was chosen because these are the people who would be accessible in the offices giving a representation of the whole population.

Sample Category	Target Population	Sample size	Percentage
General staff	65	23	35%
Top management	10	5	50%
Middle level management	30	10	33.3%
Contractual staff	45	15	33%
Total	150	53	35.3%

Table 1: Target population

3.4. Sample Techniques

Sampling can either be probability or non-probability. This study used the probability sampling which gives the respondents an equal chance of selection. In this case study, the researcher adopted stratified sampling. Stratified sampling was used over simple random because the sample frame taken from each level of employee made the strata within the organization.

3.5. Data Collection Procedures

According to Thomas (2010). a research instrument is "a tool used to collect data. In this study, the researcher used the questionnaires. The questionnaires as a method of data collection were adopted in this study due to their ability to gather data about knowledge, beliefs, attitudes, and behaviors. Questionnaires are helpful in gathering information that is unique to individuals, such as attitudes or knowledge. The research used both open ended and structured questionnaires. It is also easier to develop questions that clearly communicate what you want to know. In accordance to this study, the researcher was in a position to protect the privacy of participants by using this mode of data collection. Questionnaires are helpful in maintaining participants' privacy because participants' responses can be anonymous or confidential. This is especially important if you are gathering sensitive information.

3.6. Data Analysis Techniques

The researcher used both the qualitative and the quantitative techniques of data analysis. All the information collected was then presented and summarized inform of tables and figures for easier analysis. For the quantitative technique figures were used to summarize the data collected whereas the qualitative technique was best suited for answering the questions of how and why. The final data collected will be presented in descriptive statistics and tables.

3.7. Inferential Statistical Tests

The researcher used regression analysis comparing the dependent and the independent variables. Regression model is used to measure the degree of relationship between two or more ratio variables. The two basic types of regression are linear regression and multiple regressions. Linear regression uses one independent variable to explain and/or predict the outcome of Y, while multiple regressions use two or more independent variables to predict the outcome. The general form of each type of regression is:

Linear Regression: $Y = a + bX + u$
Multiple Regression: $Y = a + b_1X_1 {}^{+} b_2X_2 + B_3X_3 + ... + B_tX_t + u$
Where:
Y= the variable that we are trying to predict; which is employee performance in the study.
X= the variable that we are using to predict Y, Where:
$X_{1\,-}$ Employees performance rewards
X_{2-} Personal issues
X_{3-} The working environment
X_{4-} Management style

a= the intercept
b= the slope
u= the regression residual.

In multiple regression the separate variables are differentiated by using subscripted numbers. Regression takes a group of random variables, thought to be predicting Y, and tries to find a mathematical relationship between them. This relationship is typically in the form of a straight line (linear regression) that best approximates all the individual data points. Regression is often used to determine how many specific factors such as the price of a commodity, interest rates, particular industries or sectors influence the price movement of an asset, (Armstrong & Scott, 2012).

4. Data Presentation and Analysis

This chapter presents the research findings, analyzes and interprets the data that was collected. This was done based on the objectives in chapter one. The analysis was focused on answering the research questions. The data was gathered exclusively from the questionnaires as the research instrument.

4.1. Response Rate

A good response was observed as out of the 80 questions distributed 76 were returned answered giving a response rate of 95%. According to Mugenda and Mugenda (2003) a response rate of 50% is adequate for analysis and reporting; a rate of 60% is good and a response rate of 70% and over is excellent; therefore, this response rate was adequate for analysis and reporting.

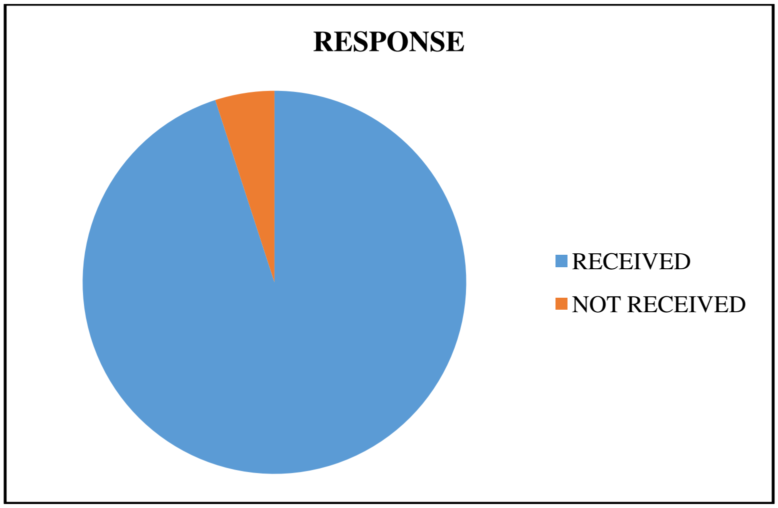

Figure 3: Response Rate

4.2. Gender

Statistics from the researcher reveal that most respondents were female constituting 60% and 40% representing male. This indicates that there is gender disparity. Gender balance is lacking in the banking organization which may partly be explained by the nature of activities. Most banks prefer ladies to serve in customer service hence recruiting more female than male employees. To improve on gender, balance the organization should have more confidence with men on the task.

Gender	Frequency	Percentage
Male	48	60%
Female	32	40%
Total	80	100%

Table 2: Gender Distribution

4.2.1. Length of Service

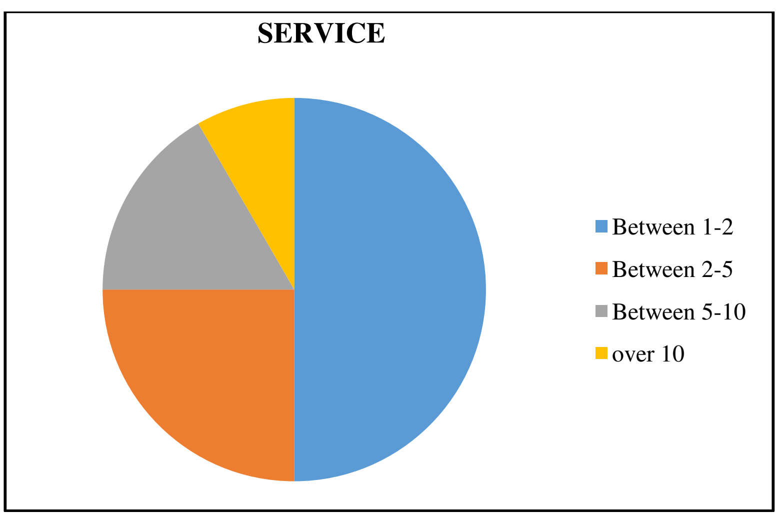

Figure 4: Length of Service

Most of the respondents have served in the company for between 0-5 years. This means that there is a high rate of turnover in the banking industry with many moving from one bank to another.

4.3. Analysis of Variables

4.3.1 Working Environment

The first objective was to analyze the effect of working environment on the performance of employee in banks. The respondents were asked to describe the state of the working environment of Eco-bank in the coastal region. The findings are reported in Table 3

		1	2	3	4	5	Total	Sum	Mean	SD
Resources	**Frequency**	0	4	10	43	27	41	39	96.3	
	Percent	0	4.2	10.4	44.8	40.6	100	405	4.22	0.8
Training	**Frequency**	2	1	8	43	42	96			
	Percent	2.1	1	8.3	44.8	43.8	100	410	4.27	0.83
Quality-System	**Frequency**	5	11	46	24	10	96			
	Percent	5.2	11.5	47.6	25	10.4	100	311	3.24	0.97
Team-Work	**Frequency**	8	26	32	23	7	96			
	Percent	8.9	27.1	33.3	24	7.3	100	28.3	2.95	1.07
Physical Environment	**Frequency**	4	13	19	43	17	96			
	Percent	4.2	13.5	19.8	44	17.7	100	319	3.32	1.18
Workload	**Frequency**	3	21	21	30	18	96			
	Percent	3.1	21.9	25	31.3	18.8	100	327	3.4	1.12
Management Support	**Frequency**	10	9	34	26	17	96			
	Percent	10.4	9.4	36.4	27.1	17.7	100	319	3.32	1.18
Working Environment Performance	**Frequency**	16.7	15	23	18	24	96			
	Percent	16.7	15.8	24	18.8	25	100	307	312	1.41

Table 3: Effect of working environment on the banking performance

The findings indicate that provision of resources is vital in organization performance with a mean rating of 4.22 on the Likert scale. This is due to the fact that undertaking daily duties with scanty resources leads to unease and stressful mind. Most respondents strongly agreed that adequate resources would lead to better performance.

However, cost cutting on operational costs was sighted as the major factors contributing to employees performing with limited resources. However due to the stiff competition in the market to realize great margins of profitability, management opted to cut cost to the minimum possible thereby denying employee some vital facilities.

The question on positive effect of working environment on the performance of banks in the coastal region, 25% of the respondents strongly agreed, 18.8% agreed, 24% were neutral, 15.8% disagreed and 16.7% strongly disagreed. This has a mean rating of 3.2 on the Likert scale. Most respondents felt that although injecting some resources helped improve on quality, cost cutting on the same resources improved on profitability. A study conducted by the American Society of Interior Design (2008) indicated that 68 percent of employees complain about the lighting situation in their offices. The fact that such a substantial number of employees disliked the lighting in their offices enough to complain about it implies that many employers could be making the same mistakes and many others affecting the employee performance (Fried, 2008).

A disengaging atmosphere can lead to poor performance from good employees. In the U.S. alone, employee disengagement is costing companies over $500 billion dollars every year, as it affects productivity, wellness and revenue, (Hesson, 2010).

Having a bad atmosphere with poor leadership can make a superstar employee feel as if they are not wanted, (Seaward, 2011). If management is only looking for what is in their best interest, it negatively affects all the employees, as it ruins their confidence and their care for the workplace. When employees lose interest in their workplace, they become “check-collectors.” (Yin, 2012).

4.3.2. Personal Issues

The researcher sought to assess the effect on personal issues on organizational performance of banks in the coastal region. The findings are represented in Table 4

		1	2	3	4	5	Total	Sum	Mean	SD
Timeliness	**Frequency**	0	7	20	40	29	96			
	Percent	0	7.3	20.8	41.7	30.2	100	379	3.95	0.9
Training	**Frequency**	11	30	25	22	8	96			
	Percent	11.5	31.3	26	22.9	8.3	100	274	2.85	1.16
Job Skills	**Frequency**	2	4	31	52	7	96			
	Percent	2.1	4.2	32.1	54.2	7.3	100	346	3.61	0.77
Health	**Frequency**	1	1	10	30	54	96			
	Percent	1	1	10.4	31.3	54.2	100	423	4.41	0.88
Family	**Frequency**	5	20	16	36	19	96			
	Percent	5.2	20.8	16.7	37.5	19.8	100	332	3.4	1.18
Workload	**Frequency**	0	4	3	49	40	96			
	Percent	0	4.2	3.1	51	41.7	100	413	4.30	0.73
Personal Issues	**Frequency**	0	2	3	41	50	96			
	Percent	0	2.1	3.1	42.7	52.1	100	427	4.45	0.66

Table 4: Effect of personal issues on the banking performance

In a rating of 1-5 (whereby 5=Strongly agreed; 4=Agree; 3=Neutral: 2=Disagree and 1=Strongly Disagree) tick one that indicates your opinion.

The study revealed that 30.1 of the respondents strongly agree that timeliness and time management had great effected performance, while 41.7 agree and 20.8 remained neutral. A mean rating of 3.95 means that generally respondents agree that there is time mismanaging arising from personal issues

On the training and counseling, 31.3 agreed that it yielded good results which reflected to organization performance, 26% are neutral and 22.9% agree. This gives a mean of 2.85. This means that although guidance and counseling helped in assisting the employees, other factors also contributed.

Respondents generally agree that job skills affected the employee performance in the organization, a mean rating of 4.41 on the Likert scale. The respondents are almost neutral on the question of whether health affected the employee performance with a mean rating of 3.46 on the Likert scale. This was attributed to the great investment in health insurance cover.

On the question of whether family issues had an impact on employee performance, the respondents agreed that there are adequate issues with a mean rating of 4.30 on the Likert scale. About the effect of personal issues on employee performance, about 52.1 strongly agree, 42.7 agree, while 3.1% are neutral. On the Likert scale, the mean rating is 4.45. Respondents believe that with a good system in place to address the personal issues, great employee's performance would be realized. Forty-seven percent of employees say that problems in their personal lives sometimes affect their work performance, according to new research by Bensinger, DuPont & Associates (2006). The firm asked 24,000 employees using its employee assistance program how personal issues were affecting their work. More than 16 percent reported that their personal challenges caused absenteeism, and nearly half said it was hard for them to concentrate.

Forty-seven percent of employees say that problems in their personal lives sometimes affect their work performance, according to new survey by Bensinger, 2014. He noted that if you think problems in your team's personal lives have nothing to do with you, you're wrong.

4.3.3. Strategic Reward

The researcher sought to investigate the effect of performance rewards on employee performance in Coastal region. Several factors were considered. The findings are presented in Table 5 below

		1	2	3	4	5	Total	Sum	Mean	SD
Bonuses	**Frequency**	0	2	29	43	22	96			
	Percent	1	2.1	30.2	44.8	22.9	100	371	3.86	0.84
Pay Rise	**Frequency**	0	4	18	57	17	96			
	Percent	0	4.2	18.8	59.4	24	100	375	3.91	0.73
Promotion	**Frequency**	0	7	25	40	24	96			
	Percent	0	7.3	26	41.7	25	100	369	3.81	0.89
Recognition	**Frequency**	13	10	19	39	15	96			
	Percent	13	10.4	19.8	40.6	15.6	100	321	3.34	1.25
Relegation	**Frequency**	3	29	34	11	20	96			
	Percent	3.1	29.2	35.4	11.5	20.8	100	305	3.18	1.25
Empowerment	**Frequency**	0	9	34	26	17	96			
	Percent	10.4	9.4	36.4	27.1	17.7	100	319	3.32	1.18
Reward on Performance	**Frequency**	0	2	6	23	65	96			
	Percent	0	2.1	6.3	24	67.7	100	439	4.57	0.71

Table 5: Employee performance rewards

In a rating of 1-5 (whereby 5=Strongly agreed; 4=Agree; 3=Neutral: 2=Disagree and 1=Strongly Disagree) tick one that indicates your opinion

The study sought to find out whether the bonus offered as rewards affected performance. 7.3% respondents disagree, 26% are neutral, the majority 41.7% agree and 25% strongly agree. The mean rating is 3.86. This means that other than bonuses other rewards are considered. On the question of whether pay rise enhances employee performance, 59.4% agree, 18.8% are neutral and 17.7% strongly agree. The mean rating is 3.91. Some of the reasons given were the increasing high cost of living hence demanding a pay rise.

Most of the respondents agree that promotion improved employee performance with a mean rating of 3.84 and also recognition with a mean rating of 3.34Respondents agreed that empowerment improved performance with 4.06 mean rating

On the question of reward system on employee performance, only 2.1% disagree, 6.3% were neutral, 24% agree while 67.7% strongly agree. This gives a mean rating of 4.57 on the Likert scale. This is a very high rating. It is based on the fact that most respondents feel that recognition had positive effect on performance. A recent study by Genesis Associates (2006), a U.K. based recruiting firm for engineering, sales and creative sectors, found that 85 percent of workers surveyed felt more motivated to do their best when an incentive was offered, and 73 percent described the office atmosphere as "good" or "very good" during an incentive period. Employee reward programs also increased a company's overall profits by upward of 80,000 British pounds (about $123,600) per week on average (Krugers, 2005). When employee rewards programs are planned intelligently and implemented with care, they're a proven method of enhancing performance Seaward, Brian (2011).

4.3.4. Management Style

The fourth objective sought to establish the relationship between management and performance of banks. Several factors analysis was considered. The findings are presented in Table 6

		1	2	3	4	5	Total	Sum	Mean	SD
Directive	**Frequency**	0	0	16	34	46	96			
	Percent	0	0	16.4	35.4	57.3	100	431	4.45	0.66
Authoritative	**Frequency**	0	2	2	38	54	96			
	Percent	0	2.1	2.1	39.6	56.	100	401	4.18	0.97
Affinitive	**Frequency**	1	7	11	32	45	96			
	Percent	1	7	11	32	45	100	401	4.18	0.97
Participative	**Frequency**	0	0	30	33	33	96			
	Percent	0	0	30	33	33	100	387	4.03	0.81
Coaching	**Frequency**	0	25	16	34	21	96			
	Percent	0	26	16.7	35.4	21.9	100	339	3.53	0.65
Management	**Frequency**	0	3	23	73	54	96			
	Percent	0	3.1	2.1	38.5	56.3	100	430	4.48	0.70

Table 6: Management Style

In a rating of 1-5 (whereby 5=Strongly agreed; 4=Agree; 3=Neutral: 2=Disagree and 1=Strongly Disagree) tick one that indicates your opinion

On the question of whether the management used coercive force, most members strongly agreed with 57.3% and 35.4% agree. The mean rating was high at 4.45. Respondents also strongly agree that there is a link authoritative leadership exists with 56.3% strongly agreeing, and 39.6% agreeing mean rating being 4.50.

Most respondents agree that the affinitive leadership of putting people first may greatly improve performance with 46.9% strongly agreeing, 33.3% agreeing while 11.5% are neutral. The mean rating is 4.18. The other factor variables received mean lower rating as follows: democratic management 3.86, pacesetting 3.86 and coaching 3.81.

On the major question about the management style on performance, most respondents strongly agree with 56.3%, 38.5% agreed,2.1% were neutral and 3.1% disagreeing. The mean rating is 4.48. This means that respondents agree that there is positive relationship between good strategies in management and performance. According to a Philips Work/Life Survey 2004, close to half of the American population (47 percent) claims that the motivation for coming to their present job is the ability to live their passions and these shows in their work. On the other hand, 3 out of every 4 people who leave their jobs of their own will aren't quitting their jobs but their bosses. Only half of the workforce (40 percent) was aware of their company's goals, tactics and strategiesthrough the management effort to sensitize them, (Stranks, 2005).When employee rewards programs are planned intelligently and implemented with care, they're a proven method of enhancing performance.

Effective managers should strive to build personal relationships with their teams. Employees are more likely to exceed expectations when they trust their manager. When managers establish a relationship with employees, it builds trust and employees feel valued. Valued employees are more willing to get the job done right (Roseanne, 2007).

As a manager, it's your job to help your team power through those slumps and bring performance and engagement levels back to their peaks. There are a number of ways to express that you want greater results from your staff, but barking orders and demanding that everyone puts in more effort won't get you very far (Thomas, 2010). An open, honest two-way conversation will help you get to the root of any performance problem, even if it's minor or temporary. "Clear communication and consistent feedback are the keys to success," said Cord Himelstein, vice president of marketing and communications for employee recognition company Michael C. Fina.

"People always appreciate straightforwardness and genuine interactions over management gimmicks. Setting a tone of sincerity and giving the employee a judgment-free space to articulate their challenges is the best way to elicit an honest dialogue (Stranks, 2005).

4.3.5. Employee Performance

	1	2	3	4	5	Mean	SD
Customer Service Excellence	57	10	0	0	0	4.1504	1.27622
Less Complaints	64	13	0	0	0	3.5	0.590
Increase Sales	24	13	40	0	0	2.6852	0.590
Daily Objectives	49	18	0	0	0	3.77	1.1842

Table 7: Employee Performance

In a rating of 1-5 (whereby 5=Strongly agree; 4=Agree; 3=Neutral: 2=Disagree and 1=Strongly Disagree) tick one that indicates your opinion

The study sought to find out effect of job stress on employee performance. The study findings indicate that majority of the respondents agree with a mean rating of 4.1 agreeing that employee performance enhances customer service excellence. Also a bigger proportion felt that improving employee performance would lead to fewer complaints as indicated by mean of 3.5. However, as per findings majority of the respondents felt that employee performance doesn't necessarily mean sales and profitability. This may be explained by the corruption eating away profitability and inefficiencies' in organization policies hindering development. The findings also indicate that majority of the employees were able to attain their daily objectives due to improved employee performance.

4.4. Correlation Analysis

This section presents the results of the correlation analysis done in the study to evaluate the nature of the relationship between the dependent and the independent variables. The correlation technique is used to analyze the degree of the relationship between two variables. It varies between -1 and +1 with both ends of continuum indicating perfect negative and perfect positive relationship between any two variables respectively. The results of the correlation analysis are summarized in Table 8

Correlations					
	Employee Performance	Working Environment	Employees Personal Issues	Rewards Offered	Management Style
Employee Performance	1				
Working Environment	.043**	1			
Employee Personal Issues	.063**	.388**	1		
Rewards Offered	.350	.016	.256**	1	
Management Style	.396	.000	.345**	.082	1
**. Correlation is significant at the 0.01 level (2-tailed).					

Table 8: Summary Correlation Analysis

Table 8 shows that there is a significant relationship between working environment and employee performance in the coastal region (r=.516c, @=0.01). This implies that job stress has a positive significant effect on the performance of employees in the coastal region. The table also reveals that there is an insignificant and weak relationship between employee personal issues and performance of banks (r=0.229 @=0.01). The study also sought to establish the relationship between employee rewards offered and employee performance of banks in the coastal region. Table 8 shows that there is a significant relationship between rewards offered and employee performance with an r of 0.43. Finally, the study sought to establish the relationship between management style and employee performance. As reported in Table 8, there is a positive and significant relationship between management style performance (r=0.66, 2=0.01)

4.5.1. Multiple Linear Regression Results

Multiple linear regression analysis was used to determine the significance of the relationship between the dependent variable and the independent variable pooled together. This analysis was used to answer the questions: how do the independent variables influence the dependent variable collectively. To what extent does each independent variable in such a collective set-up, and: which are the most significant factors. The results are given in the model Table 9.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.720[a]	.519	.497	.33834
a. Predictors: (Constant), Management Style, Strategic Reward, Employee Personal Issues, Working environment				

Table 9: Model Summary

The results in Table 9 show that the value determined for r which id the model regression coefficient 0.720 which is higher than any zero order value in the table. This indicates that the model improves when more valuables are incorporated when analyzing the effect of job stress management on employee performance on personal issues, rewards, management and resources provision in the performance of banks. The r squarevalue of 0.519, also indicates that when all the variables are combined, the multiple regression model could explain for approximately 52% of the variation in the performance of the employee in the coastal region. According to Freud R.j 2006, R-squared is a statistical measure of how close the data are to the fitted regression line. It is also known as the coefficient of determination, or the coefficient of multiple determination for multiple regression. He states that a high R-squared of 52% represents a better model fits your data.

4.5.2. Regression Analysis

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26.822	4	6.648	11.684	.000[b]
	Residual	2.065	53	.569		
	Total	52.745	57			
a. Dependent Variable: Employee Performance						
b. Predictors: (Constant), Management Style, Strategic Reward, Employee Personal Issues, Working environment						

Table 10 :Regression Analysis

The significance value is 0.005 which is less than 0.05 thus the model is statistically significant in predicting how motivational factors (working environment, personal issues, rewards, management style) affect employee performance in the banking sector. The model was statistically significant in predicting employee performance since regression model had probability less than 0.05 hence high reliability of the results according to Porter (2002).

4.6. Correlation Coefficient

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.931	.375		2.483	.000
	Working Environment	.249	0.069	.292	3.597	.000
	Personal Issues	.030	.076	.031	0.390	.000
	Strategic Reward	.022	.071	.027	0.312	.000
	Management Style	.030	.076	.031	0.390	.000
a. Dependent Variable: Employee Performance						

Table 11: Correlation Coefficient

In trying to show the relationship between the study of variables and their findings, the study used the beta distribution model (β). If the regression beta coefficient is positive, the interpretation is that for every 1 unit increase in the predictor variable, the dependent variable will increase by the unstandardized beta coefficient value. The beta coefficients have a t-value and significance assesses the extent to which the magnitude of the slope is significantly different from the line laying on the X-axis. This is as shown in Table 10. According to the findings it can be seen that the Beta values for the predictor variables, personal issues, management, rewards and resources are .292, 0.031, 0.027, and 0.527 respectively. It can be seen that all predictor variables have a positive coefficient. This implies that management can actually improve the performance of employees in coastal region by considering those variables. The results also reveal that adoption of resources has a greater impact on the performance of banks in the coastal region followed by personal issues, then management and finally rewards, (Richard, 2013).

5. Summary, Conclusion and Recommendation

5.1. Introduction

This chapter provides a detailed summary of the major findings of the actual study. It then draws conclusions based on the findings of the study. Finally, it makes recommendations which include suggestions for further studies. The study sought to establish the effects of job stress on employee performance in the coastal region focusing on working environment, employee personal issues, performance rewards and management style.

5.2. Summary of Findings

The study revealed that banks are relatively funded to procure the necessary asset and resources required to carry out their duties. It showed that 60% of the respondents felt that the resources provided improved job performance. This could have been attributed by the stiff competition in the banking sector where each bank is trying to offer the best to their customers through quality and satisfaction. Finally, if established that provision of resources had a positive effect on the employee performance.

The effect of personal issues experienced in the organization was also studied. The study found out that employees are highly affected by personal issues and 60% felt that the organization performance was affected by the personal issues. However, the study revealed 40% were affected under health and this could be attributed to the robust medical scheme provided to staff and their families in case they fell ill. The major question on the effect of personal issues on employee performance was considered. It was established that personal issues had a negative effect on employee performance.

The third objective was to analyze the effect of employee performance rewards. It was established that rewards are offered on the merit basis and staff are encouraged to perform high during their quarterly and annual appraisals. It is these scores which are used to reward the employee bonuses and promotion. The study also established that employee rewards has a positive effect on organization performance.

It was also established that the type of management practiced has a great impact on the employee performance. The management style had a positive impact on the employee performance. On the significance of the relationship between independent variables and the dependent variables, it was established that the working environment, management and rewards had positive and significant effect, but personal issues had positive but insignificant effect on employee performance. When all the variables are combined the model can explain up to 52% of the variations of employee's performance in the coastal region.

Based on the multiple regression analysis, correlation coefficient was calculated, it was established that the adoption of rewards system had the highest effect on the performance of employee in the banking sector, followed by provision of resources followed by management style and finally the personal issues.

5.3. Conclusions

The study findings are based on the objectives of the study. From the above research it is evident that management strategies like providing a reward system in the banking sector plays a vital role in the banking performance. The top management should provide the key pillars which are able to shape the organization destiny by focusing on the organization goals.

On the other hand, a negative work environment has career and health consequences for employees. Leaving a negative job situation carries economic uncertainty and interrupts a chosen career path. In a competitive business climate, retaining employees have been a challenge. Employee reward and recognition programs are one method of motivating employees to change key behaviors to benefit a business. For improved performance management should focus on: Motivation, Employees feel that they are valued for their performance, improves teamwork, Employees feel more responsible, builds positive morale in the work environment, Reinforcing organizational values and culture.

The reward system should ensure Praise and recognition are essential to an outstanding workplace. People want to be respected and valued for their contribution. Everyone feels the need to be recognized as an individual or member of a group and to feel a sense of achievement for work well done or even for a valiant effort. Everyone wants a 'pat on the back' to make them feel good. Increased individual productivity – the act of recognizing desired behavior increases the repetition of the desired behavior, and therefore productivity. This is classic behavioral psychology. The reinforced behavior supports the organization's mission and key performance indicator

The environment should create Greater employee satisfaction and enjoyment of work - more time spent focusing on the job and less time complaining. Direct performance feedback for individuals and teams is provided. Higher loyalty and satisfaction scores from customers, Teamwork between employees is enhanced, Retention of quality employees increases lower employee turnover, Better safety records and fewer accidents on the job, Lower negative effects such as absenteeism and stress.

On Personal issues work-related stress can occur when employees feel they are not being fairly compensated or sense a lack of respect from their peers or managers. An over-abundance of rules or a lack of opportunities for advancement can contribute to the creation of stress. Employees may become stressed if they are not provided with a means to air their concerns, or if management is consistently unclear in communication. Employees who are micro-managed and who are not empowered to make decisions frequently experience stress. Team members who consistently experience a work environment where they do not feel valued may not be compelled to work to their potential. The result may reflect a business that is not achieving its financial or strategic goals.

Stress can also produce "counterproductive work behaviors," which may include personality changes in employees, disrespect for coworkers or customers and exhibiting extreme anger toward managers. At some point, employees might begin disregarding safety procedures and company policies, thus jeopardizing themselves or others in the workplace. Stress in employees can also be brought on by personal issues occurring outside the business. Your company may suffer a loss in revenue if customers stop frequenting your business because of continual exposure to the adverse impact of employee stress.

5.4. Recommendations

The study found out that commitment of resources yielded positive results hence the management should not fear to commit organization resources on reward system and creating good environment. Management can help your employees stay motivated, and thus maintain business objectives, by providing workers with the means to communicate issues that bother them. Regular performance reviews, options for career development and a sense of autonomy in their jobs to enable staff members to enjoy their work. A good example is making lifestyle coaching available as part of employee benefits, offering healthy ways to mitigate the onset of low morale. Recognizing when an employee is overburdened with ongoing projects and then arranging for assistance for the worker is a simple stress-reduction measure. Making an effort to create an enjoyable work environment will positively affect employee productivity and your business.

Another milestone key on improving performance is the ability to resolve conflict positively. Resolving conflict in healthy, constructive ways can strengthen trust between people and relieve workplace stress and tension hence boost motivation. When handling emotionally-charged situations, stay focused in the present by disregarding old hurts and resentments, connect with your emotions, and hear both the words and the nonverbal cues being used. If a conflict can't be resolved, choose to end the argument, even if you still disagree.

5.5. Recommendation for Further Research

The research was based on four factors that is management, personal issues, rewards and resources. It did not look at all factors. More research should be carried out to determine the effect of using recent technology, accountability, role clarity, transparency in workplace, valued employee feedback and ideas, team pairing and fair employee treatment. A bigger sample may also be considered for more reliable results.

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