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RESEARCH ARTICLE

EFFECTS OF WORKING CONDITIONS ON PERFORMANCE OF EMPLOYEES OF KENYA
COMMERCIAL BANK HEAD OFFICE

^{1,*}Samuel Stella Nduku, ²Dr. Lilian Mwenda and ³Dr. Anita Wachira

DedanKimathi University, Nyeri, Kenya

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ABSTRACT

The main objective of this study was to explore the effects of working conditions on performance of employees of Kenya Commercial Bank. Specifically the study sought to; assess the effect of physical conditions, explore the effect of occupational health and safety and analyse the effect of internal organisational communication on performance of employees of Kenya Commercial Bank. A sample of 172 employees was subjected to stratified random sampling. Primary data was collected by use of questionnaires. Data was Analysed with the aid of Microsoft Excel and SPSS (version 20) and presented in the form of frequency distributions, means and standard deviations. A regression model was developed to establish the relationship between the independent variables and the dependent variable. The regression model showed that Physical Conditions had the greatest effects on the performance of employees of Kenya Commercial Bank followed by Internal Organisational Communication while Occupational Health and Safety had the least effect. Working conditions have a positive effect on performance of employees. The study recommends that Kenya Commercial Bank should put more effort in ensuring that working conditions are favourable and focus more on the physical conditions which has the greatest effect on performance of employees.

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INTRODUCTION

Commercial banks in Kenya contributed 112.4 billion Kenya shillings in government revenue (Central Bank of Kenya (a), 2013).The Gross Domestic Product contributed by these financial intermediaries in 2012 and 2013 was 5.0 and 5.1 percent respectively (Kenya National Bureau of Statistics, 2013).In addition, taxes amount to 20% of governments' total revenue and 35% of direct and indirect employment (CBK (b), 2013).Stiff competition in the market force organizations to incorporate competitive strategies that will keep them thriving. Employee performance determines organizational performance and therefore any strategy that boosts employee performance is very essential to an organization. Al-Anzi (2009) states that the quality of the workplace environment is what mostly influences the level of employee's motivation which consequently leads to their performance.

Kenya Commercial Bank is East Africa's largest commercial bank with total assets of 391.1 billion Kenya shillings and capitalisation standing at 131 billion Kenya shillings.KCB taxes in 2013 amounted to 5.8 billion Kenya shillings, GDP was 4.6%) and offered job opportunities to over 4,000 employees (KCB (a), 2013). KCB Supports Agriculture by offering loans and the GDP for Agriculture was 24.7%,

(KNBS, 2013). 75% of the Kenyan population depends on this sector both directly and indirectly (Export Processing Zones Authority, 2011). Kenya Vision 2030 was launched in June 2008 and it is anchored on three pillars; economic, social and political (Ministry of State for planning, National Development and Vision 2030, 2008). The economic pillar focuses on economic prosperity achieved through a 10% growth rate in Gross Domestic Product (GDP) per annum as from the year 2012.KCB a financial service sector is classified under the economic pillar and in the year 2013 growth rate in GDP was 4.6%, this shows that KCB is actively contributing towards achieving the target of 10% growth rate in GDP (KCB (b), 2013).In 2007 KCB bank established the KCB foundation which supports development projects in education, enterprise development, environment, health and humanitarian intervention which are points of interest in the Vision 2030 (KCB (c), 2013).

Problem Statement

Employee performance is vital towards an organisation's achievement of its objectives. Literature shows that working conditions have an impact on employee performance. Organisations ought to be aware of the influence of working conditions on employee performance in order to capitalise on the same so as to create a competitive edge. Therefore this study sought to explore the effects of working conditions on the performance of employees.

*corresponding author: Samuel Stella Nduku,
DedanKimathi University of Technology, Nyeri, Kenya.

Objectives

- To assess the effect of physical conditions on performance of employees of Kenya Commercial Bank.
- To explore the effect of occupational health and safety on performance of employees of Kenya Commercial Bank.
- To analyze the effect of internal organizational communication on performance of employees of Kenya Commercial Bank.

Theoretical Framework

Fredrick Herzberg Theory

Herzberg (1974) established that there are two relatively distinct factors that lead to employees' satisfaction or dissatisfaction. These include satisfiers/ motivators and dissatisfies/ hygiene factors. Satisfiers are concerned with the job content and build motivation and job satisfaction. When ineffectively provided they hinder job motivation and satisfaction. These factors include; challenging tasks, work itself, recognition, advancement and achievement. Hygiene/ dissatisfies support the mentality of the worker and are related to work environment. When improved they reduce dissatisfaction but they do not increase satisfaction. These factors include; salaries, supervision, working conditions, company policies, interpersonal relationship and job security. Herzberg argues that to motivate employees an employer should give special attention to satisfiers and not on traditional hygiene factors which do not improve satisfaction. Herzberg views hygiene factors such as working conditions, interpersonal relations, job security and company policies as traditional and not very important to performance. This study will show how the hygiene factors affect the performance of employee irrespective of them being traditional.

Empirical Framework

Kingsley (2012) studied on the impact of office ergonomics on employee performance in Ghana National Petroleum Corporation (GNPC). The study aimed at finding out whether the workplace environment of GNPC had any impact on employees' performance. The results showed that deficiencies in office ergonomics effected the performance of employees by varying degrees ranging from 20-80 percent. Leblebici (2012) researched on the impact of workplace quality on employee productivity a case study of a foreign private bank in Turkey. The study was to establish the relationship between the work physical conditions and employee performance. Study showed that employees felt motivated while working in a modernized office, well decorated and well-arranged and with good storage facilities.

Makori, Nandi, Thuo, and Wanyonyi, (2012) a research on influence of occupational health and safety programmers on performance of manufacturing firms in western Kenya. The results showed a positive Pearson correlation of 0.57 and 0.47 which means that there was a moderate positive relation between occupational health and safety programmes and organisations performance. Dwomoh, Owusu, and Addo, (2013) researched on the impact of occupational health and safety policies on employees' performance in Ghana's timber

industry. It was evident that health and safety boosts employees' performance, this was attributed to reduced number of absentees as a result of illnesses, improved physical and mental health of an employee.

Ebarefimia (2012) carried out a study on the impact of business communication on organizational performance in Nigerian companies. The study concluded that the extent to which companies encourage effective communication affects the overall performance positively or negatively. Rajhans (2012) studied on effective organizational communication as a key to employee motivation and Performance. Final Results showed that a company that promotes a communication culture enhances unity and a team spirit. Ajala (2012) studied on the influence of workplace environment on workers welfare performance and productivity in government Parastatals of OndoState in Nigeria. The study findings showed that good communication networks attract and boost employee morale at workplace and hence improvements in performance.

Operational Framework

The operational framework shows the dependent variable, the independent variable and the parameters which were used to measure the variables of the study. The operational framework was used to measure the relationship between the dependent and the independent variable. The physical conditions were measured by considering the office furniture, technology, spatial arrangement and lighting. Performance of employees was measured by the following parameters; absenteeism, staff turnover rate, sick off days, error rate, task completion rate and grievances.

MATERIALS AND METHODS

The research study adopted descriptive research design. Stratified random sampling method was ~~used to~~ select a sample of 172 from the 300. Employees were grouped according to their departments and a sample size from each department was apportioned proportionally. Purposive sampling method was used to identify the specific respondents to represent each sample. Yamane's (1964) formula was used to identify the sample size of the total target population.

$$n = \frac{N}{[1+N(\alpha)^2]}$$

Where n is the sample size, N is the total target population, 1 is the constant and α is the error margin determined at 5% level of significance.

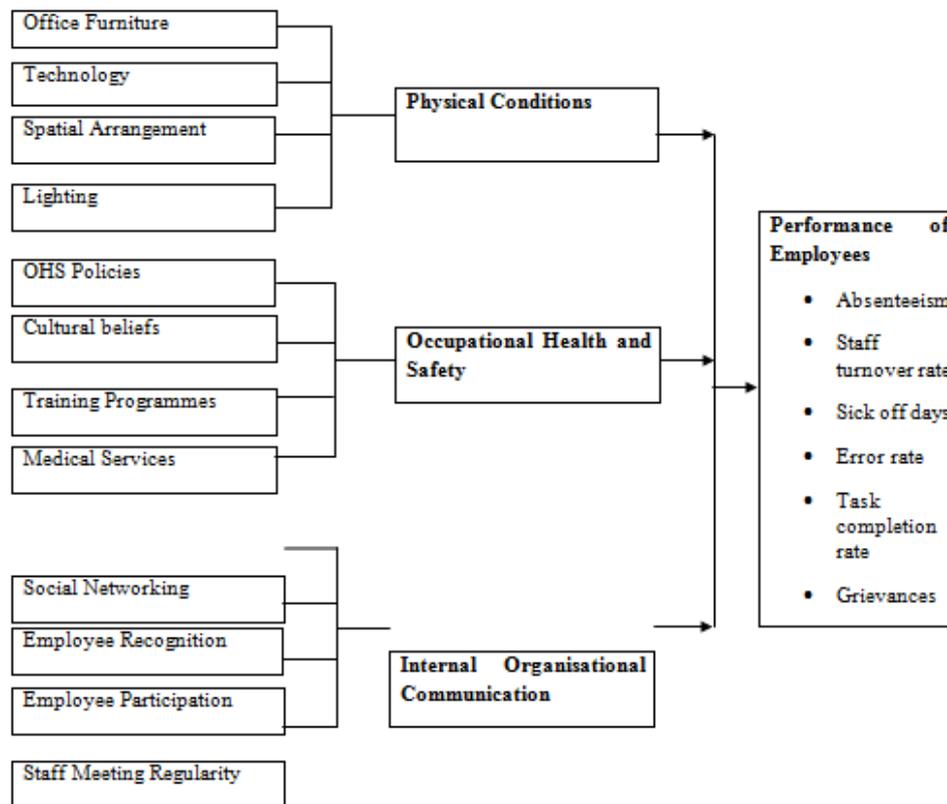
$$n = 300 / [1+300(0.05)^2] = 172$$

Proportional sample apportioning:

$$n = N_i/N * n_i$$

n represents the sample size for each department, N_i is the total target population sample size, N is the total target population and n_i is the total population for the i^{th} stratum.

The diagram to be well aligned as follows



Parameters Variable

Independent Variables

Dependent

Operational Framework of the study

Table 1. Sample size

| Department | Employees | Sample size |
|------------------------|-----------|-------------|
| Management | 13 | 8 |
| Finance | 29 | 16 |
| Human Resource | 20 | 11 |
| Information Technology | 30 | 18 |
| Sales and Marketing | 77 | 44 |
| Customer Service | 83 | 48 |
| Audit, Risk and Credit | 25 | 14 |
| Logistics | 23 | 13 |
| Total | 300 | 172 |

A structured questionnaire was used as the main tool for data collection. The questionnaire consisted of both closed ended questions and open ended questions. A 5 point Likert scale was used to rate the respondents opinions. Descriptive statistics such as mean, standard deviation and frequency distribution were used to analyse the data. A regression model was used to show the relation between the dependent variable and the independent variables. SPSS (version 20) was used to carry out the computations of coefficients of correlation. Then data was presented and interpreted using charts, tables and graphs where relevant.

RESULTS AND DISCUSSION

The researcher administered 172 questionnaires to the employees working at KCB headquarters. The response rate

was 85% (146/172) which was statistically representative. The respondents were further requested to state their gender where 59% were men and 41% were women hence the study would not suffer from gender biasness. Further, the study found that 88% of the respondents are 31 years and above and would give a clear and objective view on the operations of the organization as far as employee performance is concerned. With the level of education, the study found out that 3 respondents (2%) had a certificate, 16 respondents (11%) had a diploma, 72 respondents (49%) had a Bachelor’s degree, 47 respondent (32%) had a Masters and 9 respondents (6%) had a PhD. 87% of the respondents had at least an undergraduate degree.

This shows that the respondents in the organization were well educated. Finally, the findings reveal that a majority of the respondents, 53 (36%) had been employed in the Kenya Commercial Bank headquarters for 10 years and above. 50 respondents (34%) had served within the range of 5-9 years, 33 respondents (23%) 2-4 years and only 10 respondents (7%) had served a maximum of one year in the organization. This indicates that 70 per cent of the respondents had served for more than 4 years and will therefore give credible information regarding the effect of working conditions on the performance of the employees.

Descriptive Statistics

The respondents were requested to indicate their level of agreement with regards to individual perceptions of working conditions and its effects on performance of employees. The responses were rated on a Likert scale where: 1 represents strongly disagree, 2, disagree, 3, neutral, 4, agree and 5, strongly agree.

Physical Conditions

The findings of the study with regard to the effect of physical conditions on the employee performance are as tabulated in Table 2 below.

Table 2. Physical Conditions

| Statements on Physical Conditions | N | MEAN |
|---|-----|------|
| 1 lack of comfortable and adjustable office furniture reduce employee performance | 146 | 3.77 |
| 2 Strong, quality and clean office furniture improve employee performance | 146 | 3.57 |
| 3 Usage of computer continuously for long hours reduces employee performance | 146 | 4.03 |
| 4 Poor proximity to computer reduces employee performance | 146 | 3.96 |
| 5 Computers with updated software improve performance | 146 | 3.71 |
| 6 Computers with security codes and back-ups improve performance | 146 | 3.84 |
| 7 Office privacy and quietness boost employee performance | 146 | 3.79 |
| 8 Sufficient storage facilities for employee data improve performance | 146 | 3.63 |
| 9 Improper lighting and frequent power outage reduces performance | 146 | 4.46 |
| 10 Access to natural light improves employee performance | 146 | 3.31 |

According to the findings 77% (n=112/146) agreed that lack of comfortable and adjustable office furniture ($\mu=3.77$) reduce employee performance. The findings concur with Leblebici (2012) that employees felt motivated while working in a modernised office, adjustable chairs and well-arranged office. 98 respondents (67%) agreed that office quietness and privacy boosts employee performance ($\mu=3.79$). This differs with Mubex (2010) who advocates for an open office plan that helps employees to engage with one another on a more regular and informal basis and supports an environment of mutual support and cooperation. 76 respondents (52%) agreed that sufficient storage facilities for employee data improve performance ($\mu=3.63$). However, 35 respondents (24%) were indifferent to the arrangement of the office electronics ($\mu=3.57$). 71 respondents (49%) agreed that improper lighting and frequent power outages reduce employee performance, whereas 72 (49%) strongly agreed ($\mu=4.46$).

61 respondents (42%) agreed that access to natural light improves employee performance to a great extent ($\mu=4.46$). This is in line with the findings of Hameed and Amjeed (2009) that accomplishing daily task with dim light by employees causes eye strain, headaches and irritability which greatly reduces employee performances. 109 respondents (75%) agreed that usage of computers continuously for long hours reduces employee performance ($\mu=4.03$). 96 respondents

(66%) agreed that poor proximity to computers reduces employee performance ($\mu=3.96$). 79 respondents (54%) agreed that computers with security codes and back-ups improved employee performance. 85 respondents (58%) agreed that computers with updated software improved employee performance ($\mu=3.71$). From the empirical literature review the researcher identified that technology was not factored in the previous researches conducted with regard to employee performance. The findings above clearly shows how technology as pertaining computer and other office electronics affects the present day employees and may either reduce or boost employee performance.

Occupational Health and Safety

The respondents were given various statements on occupational health and safety and their responses were analysed as shown on Table 3 below.

Table 3. Occupational Health and Safety

| Statements on Occupational Health and Safety | N | Mean |
|--|-----|------|
| 1 Adequate occupational health and safety policies boost employee performance | 146 | 3.78 |
| 2 Lack of awareness of all the above policies reduces employee performance | 146 | 3.8 |
| 3 Regular practices such as praying to God for health and safety improves employee performance | 146 | 3.84 |
| 4 Seeking Divine intervention for recovery from sickness improves employee performance | 146 | 3.81 |
| 5 Cultural practices such as appeasing the spirits for health and safety boost performance | 146 | 1.71 |
| 6 Lack of regular training programs on health and safety reduces employee performance | 146 | 3.53 |
| 7 Knowledge on what to do when exposed to health hazards improves performance | 146 | 3.81 |
| 8 Adequate and quality medical services improves employee performance | 146 | 3.00 |
| 9 Regular medical check-ups boosts employee performance | 146 | 2.19 |

102 respondents (70%) agreed that adequate occupational health and safety policies boost employee performance ($\mu=3.78$), 96 respondents agreed and 17 strongly agreed that lack of awareness of all the above policies reduces employee performance ($\mu=3.80$). 69 respondents (47%) agreed that praying to God for health and safety improved employee performance and 39 respondents (27%) strongly agreed ($\mu=3.84$). 53 respondents (36%) strongly agreed and 47 respondents (23%) agreed that seeking divine intervention for recovery from sickness and injury improves employee performance ($\mu=3.81$). 98 respondents (67%) agreed that knowledge on what to do when exposed to health hazards improves performance ($\mu=3.81$). Moreover, 75 respondents (51%) agreed that lack of regular training programs on health and safety reduces employee performance ($\mu=3.53$).

69 respondents (47%) agreed that regular medical check-ups boosts employee performance, 43 respondents (29%) were indifferent whereas 28 respondents (19%) strongly disagreed ($\mu=2.19$). According to this study adequate Occupational Health and Safety policies, awareness of the policies and well elaborated policies positively impacts the performance of employees. This is in consonance with Dwomoh, Owusu, and Addo, (2013) that health and safety boosts employees'

performance, this was attributed to reduced number of absentees as a result of illnesses, improved physical and mental health of an employee. The two highest means in this study have to do with belief in Deity and Divine intervention in improving employee performance. This explains that cultural beliefs influence employee performance which had been overlooked by previous researchers.

Internal Organizational Communication

The respondents were issued with various statements regarding Internal Organizational Communication and their responses were analyzed as shown on Table 4 below.

Table 4. Internal Organisational Communication

| Statements on Internal Organizational Communication | N | Mean |
|---|-----|------|
| 1 Team building via social networking within the organisation improves employee performance | 146 | 3.72 |
| 2 Making urgent announcements via social networks boosts performance | 146 | 3.86 |
| 3 Appreciation for work well done improves employee performance | 146 | 3.95 |
| 4 Recognition for contributing new ideas improved employee performance | 146 | 2.64 |
| 5 Taking employee suggestions seriously improves employee performance | 146 | 4.2 |
| 6 Room for participation in decision making boost employee performance | 146 | 3.73 |
| 7 Regular staff meetings improve employee performance | 146 | 3.81 |
| 8 Opportunities and freedom to express oneself improve employee performance | 146 | 4.06 |

According to the study 75 respondents (51%) agreed that team building via social networking within the organisation improves employee performance and 28 respondents (19%) were indifferent ($\mu=3.72$).71 respondents (49%) agreed while 33 (23%) strongly agreed that on-line meetings such as video conferencing increase efficiency and performance ($\mu =3.80$). 98 respondents (67%) agreed to the statement that appreciation for work well done improves employee performance and 27 respondents (18%) strongly agreed ($\mu =3.95$). The study also found out that 63 respondents (43%) disagreed that recognition for contributing new ideas improved employee performance while 24 of them (16%)strongly disagreed($\mu =2.64$).72 respondents agreed (49%) and 56 of them (38%) strongly agreed that taking employee suggestions seriously improves their performance($\mu =4.20$).

Table 6. Coefficients of Determination and Model Summary

| | Coefficients | Standard Error | t Stat | P-value | Lower 95% | Upper 95% |
|---------------------------------------|--------------|----------------|--------------------|----------------|--------------|-----------|
| Intercept | 0.56 | 0.15 | 3.87 | 0.00 | 0.27 | 0.85 |
| Physical Conditions | 0.48 | 0.09 | 5.14 | 0.00 | 0.29 | 0.66 |
| Occupational Health and Safety | 0.20 | 0.05 | 2.28 | 0.02 | 0.01 | 0.29 |
| Internal Organisational Communication | 0.41 | 0.11 | 3.73 | 0.00 | 0.19 | 0.62 |
| Regression Statistics | Multiple R | R Squared | Adjusted R Squared | Standard Error | Observations | |
| | 0.87 | 0.85 | 0.82 | 0.12 | 146.00 | |

85 respondents (58%) agreed that social sites and networks boosts employee performance by allowing room for participation in decision making ($\mu =3.73$). 76 respondents (52%) agreed that regular staff meetings can be conducted through social networks improving employee performance ($\mu =3.81$). 78 respondents (53%) agreed and 43 (29%) strongly agreed that opportunities and freedom to express feelings

improve employee performance ($\mu =4.06$). This was in line with Ajala (2012) that regular staff meetings, employee orientation, knowledge on how a task should be done, flow of essential information, recognition for work well done, employee suggestions taken seriously, employee contributions to departmental goals, participation in decision making and feedback from managers greatly improves performance of employees.

Inferential Statistics

Analysis of Variance

The table below shows the summary of the basic logic of ANOVA which is the discussion of the purpose and analysis of the variance.

Table 5. Analysis of Variance

| ANOVA | | | | | |
|------------|-----|----------|----------|----------|--------|
| | Df | SS | MS | F | Sig. F |
| Regression | 3 | 12.64029 | 4.213431 | 98.79673 | 0.000 |
| Residual | 142 | 6.055941 | 0.042647 | | |
| Total | 145 | 18.69623 | | | |

The ANOVA analysis is intended to investigate whether the variation in the independent variables explains the observed variance in the outcome in this study. The ANOVA results indicate that the independent variables significantly in the F-Statistics produced (F=98.80) was significant at the 0 per cent level (Sig. F<.005) thus confirming the fitness of the model. The analysis in the Table 5 above shows that the coefficient of determination is the percentage variation in the dependent variable being explained by the changes in the independent variables.

Regression Analysis

The following was the multivariate regression model that was used to determine the weight or importance of each of the three variables with regard to their effect on the performance of employees.

$$Y=\beta_0+\beta_1X_1+\beta_2X_2+\beta_3X_3$$

The resultant variation in the dependent variable caused by a change in the independent variable is captured by a coefficient of determination known as the adjusted R squared. R-squared cannot determine whether the coefficient estimates and predictions are biased and also does not indicate whether a regression model is adequate and that is why adjusted R² is preferable.The coefficient of determination equals to 0.82

($R^2=82\%$) this means that, changes in employee performance can be explained by changes in the variables Physical Conditions, Occupational Health and Safety and Internal Organizational Communication to a degree of 82 % leaving only 18% unexplained. The established multiple linear regression equation becomes:

$$Y = 0.56 + 0.48X_1 + 0.20X_2 + 0.41X_3$$

The Constant (β_0) which is 0.56 explains that if Physical Conditions, Occupational Health and Safety and Internal Organization Communication are all rated as zero, employee performance would be 0.56. The coefficient for Physical Conditions(X_1) is 0.48, this means that one unit change in Physical Conditions results to 0.48 units increase in Employee performance. 0.20 is the coefficient for Occupational Health and Safety(X_2), it shows that one unit change in Occupational Health and Safety results to 0.20 units increase in employee performance. The coefficient for Internal Organisation Communication is 0.41, this shows that one unit change in Internal Organizational Communication results in 0.41 units increase in employee performance.

Conclusion

This study established that Physical conditions increase employee performance by the largest degree. The study shows that one unit change in Physical conditions results in 0.48 units increase in employee performance. Internal Organizational Communication was next with a coefficient of 0.41 and lastly Occupational Health and Safety with 0.20. All the three variables have to be considered for the optimum performance of employees in any organization. This study concludes that physical conditions, occupational health and safety and internal organizational communication all have a positive effect on performance of employees.

Recommendations

The study recommends the following

- Organisations should consider improving their physical conditions, especially on technology which greatly influences the performance of employees.
- Organisations should allow employees to retain their beliefs because these beliefs directly affect the employees' performance.
- Organisations should maximize the unlimited potential of the social networks so as to improve their performance.

Areas for further studies

The study recommends that further research should be conducted in the county governments in Kenya which are currently facing problems so as to establish the state of working conditions which might be the cause of the disagreements and fights. Further studies should be conducted in the Teachers Service Commission in Kenya. This is because of the current crises that the ministries are facing and a study on working conditions will greatly help in identifying the problematic areas and hence being specific in problem solving. The research should be extended to the well performing companies such as Kenya Airways, Safaricom Limited, Coca-

Cola Company and East Africa Breweries Limited. This is to enhance this study by showing how favourable conditions have contributed to their good performance. The results of the recommended further studies would serve to enrich and supplement the findings in this study.

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