

**Major: Human Resource Management**

**Impact of employee wellbeing on workforce productivity in Banking Sector  
of Pakistan**



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**Fall 2021**

## **Acknowledgement**

I am firstly thankful to my Allah Almighty, who make me a human and able to gain knowledge in precise manner.

Secondly, I am also thankful to the staff of the banks who are the respondents of my research and give their valuable time to us.

Lastly, I am very thankful to my supervisor for giving me all instructions and supervise me in my research work much appreciated you for sharing your knowledge with me, your commitment and responsibility in supervising this thesis is appreciable. This thesis could not be done without your guidance a supervision. I am also thankful to my parents for their prayers and support which enable me to complete my degree.

I am also thankful to my friends who played a major role of this accomplishment, and your support and motivation show me ray of trust and encouragement.

Big thanks to all!!!

Aqsa Zulfiqar

## **Abstract**

This research paper conducted for scrutinize the impact of employees' well-being on the workforce productivity on the banking sector of Pakistan. For this purpose, the research has been conducted in the twin city of Pakistan. In this research two variables observed for conducted the research. The independent variable is employee wellbeing while dependent variable is workforce productivity. As when the employee wellbeing affected the workforce productivity affected respectively. The deductive research approach has been selected to conduct the research. Quantitative research type has been selected. The primary data has been collected by distributing the questionnaire to the respondents. Convenient sampling has used for collecting and distributing the questionnaires to them for collection of data. This research has been completing by taking 341 respondents who are the employees of the 50 banks in Rawalpindi and Islamabad mutually. After the collection the data has been further analyzed by SPSS software to check the relationship between both variables. The descriptive statistics (mean and standard deviation) are used to determine describe the importance of variables. To scrutinize the relationship of the variables regression and correlation test has been applied to check whether the hypothesis accepted or rejected. After all the analysis the findings shows that an increase in employee wellbeing (independent variable) would results in increase in the workforce productivity (dependent variable), likewise if the employee wellbeing decrease their workforce productivity also decreases and found that there is a positive relationship between both variables. The employee wellbeing decreases by work overloading, stress, environment and culture but according to this research the employee wellbeing also affected by long working hours, work-life balance and boredom. In the same way the findings said that the employee well-being increases by motivation, employee involvement, and comfortable environment of the organizations, appreciation, team work, training and friendly culture of the organization.

**Keywords:** Employee Well-being, Workforce productivity, Banks, Pakistan.

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# Chapter 1

## Introduction

### 1.1 Background

According to (Adams, 2019), wellbeing is considered as one of the most important goal to achieve by the individuals and the societies as whole. According to the UN sustainable Development Goals the third and most important goal is “good health and wellbeing” and its importance is increasing day by day due to the changing situations and the researchers from all around the world are now acknowledging its as important field to study, its importance is not limited only to researchers and policy makers but now all the organizations are considering this as an important issue and they are including wellbeing in their business policies. In socially supportive organizations the researchers see a positive relationship between work life balance policies and the performance of the individuals. For every country the financial institution is the vital part and the banking system is the main hand of financial system. Most of the economy depends on its financial institution and mainly the sector as well.

As per (Wang et al., 2017) “Employees are regarded as the assets of an organization and Employee wellbeing is the main contributor in increasing the productivity in the banking sector like every other organization”. The importance of the employee wellbeing can be understood by the research work and as a result of many changes taking place around the world it is affecting every business and the banking sector as well. Due to these changes taking place the balance in work life balance of employees has become vital as it effects their productivity and the as a result to the overall performance of the bank. An investigation of these factors which impact the employee wellbeing will help employers that why they should consider these factors in their mind when they make polices for wellbeing like work life balance polices and wellness programs which has been underpinned in earlier researches. Some authors argued that the only the work life balance policies are not enough to attain this goal of wellbeing but the proper implementation of these policies is needed to achieve this goal.

Agreeing with (Medina-Garrido et al., 2021), mismanagement of the tasks and the conflict in their responsibilities which tend to more workload is also main factor causing stress among employees and due to stress the mental wellbeing of employees are tend to effect badly so balance in their work and life is crucial to the wellbeing of the employees. Evidence also tells that the employee who have a good work life balance may tend to be more creative and his commitment will increase and the productivity will be increases. Poor working environment and work stress causes negative impact on wellbeing but the studies to consider these factors are rare. So, the organization should take account of these factors as well. Evidence from other research indicates that the employees who are good in their work –life balance and manage their roles of life

in effective manner are the employees who are the good example of employee wellbeing. It is really interesting to analyse the importance of the work family conflict and need to resolve this conflict by work life balance policies that will lead to wellbeing of employee.

As per (Islam et al., 2021), another factor that needs attention is stress as it has negative impact on the mental wellbeing of employee and consequently to their overall wellbeing. Long-term of mental illness may result in the form of disability which is because of taking more and more stress of the daily activities he is unable to perform at work. So in the wellbeing of employees mental wellness is really important as work employment laws not only protect employees in case of harassment and unfair treatment but also give protection for their stress related issues which are due to unmanageable workload and burden so the organization should look this factor as well. The third and most important aspect of total employee wellbeing is financial wellbeing. An employee who is paying against their work are more happy and well than the employee who do equal work but paying less.

According to (Crane, 2017) good compensation packages' can be the motivation to employees to work better and productivity will increase. But in the banking sector of Pakistan the employees are not well maintained by their employers they have to do overtime the work load is high and the employees are so burnt out that they don't give time to their families and the work family conflict arises the working environment also plays a very important role in making the mood of the employee but in banks there is not a good ambience the employees don't have any entertainment to do and the compensation packages' are not too good according to their performance which low their motivation to show more commitment to their organization. So the purpose of these research is to investigate which factors are impacting the wellbeing of employees in banks and provide the recommendations of what the employers and management can do to improve the wellbeing of its employees so the productivity of their employees will increase.

So, the objective of this study is to investigate the impact of employee wellbeing on the workforce productivity determine the factors that influence the wellbeing of employees either positively or negatively these factors include work life balance, work stress employee engagement, and working environment. With the help of theoretical framework and models we will investigate how these factor impact the wellbeing of employees which leads to increase in their productivity or not.

## **1.2 Scope of the Study:**

Various studies have been conducted to study work-life balance and performance through research, but very few studies have been conducted to find a link between employee well-being and manpower productivity. Such studies do not explicitly differentiate between employee welfare events that affect employee productivity. Hence, a research gap has been identified because of the link between employee welfare and



manpower productivity in the banking sector. Observation has been going on for decades. The last few years have been very worrying for the banking sector in terms of various concerns and issues with the high turnover rate which has exceeded forty-one percent. This has been significant in terms of employees' dissatisfaction with their respective jobs and their desire to consider alternative careers. Therefore, the purpose of this study is to examine the impact of employee welfare on the productivity of manpower in the banking sector by reviewing other similar studies conducted in other industries and sectors.

### **1.3 Research Questions**

This study aims to answer the following questions:

- What is the impact of wellbeing of employees on workforce productivity?

### **1.4 Research Objectives**

#### **General objectives**

The general objective of this study was to investigate the relationship between employee welling and workforce productivity in the banking sector of Pakistan.

#### **Specific objectives**

The specific objectives for this research was

- To evaluate impact of the wellbeing of employees on workforce productivity.

### **1.5 Significance of the Study**

This research provides evidence supporting the importance of employee wellbeing and its impact on workforce productivity in the banking sector of Pakistan particularly in Rawalpindi and Islamabad. The two variables have been studied with the other variables but the relationship of these two variables namely employee welling and workforce productivity was not studied together in the context of banking sector.as banking sector is one of the major contributing sector in the GDP of the economy and like every other sector and organizations the effective management of people leads to the better performance of the organization so in banking sector it is important to investigate the wellness of employees which will help in workforce productivity.

This study develops an understanding of antecedents of employee wellbeing and their impact on the productivity in the banking sector. This study highlights the factors that contributing in the wellness of employees and versa. With the help of this study as it emphasis on the employee wellbeing which will help

the improvement of their employees and eventually the productivity of the banking sector. This study will help human resource professionals to develop policies and take the right decisions for the betterment of employees working in banking sector. This study can be useful for employers to determine which factors they need to consider to improve the productivity of their workforce. This study will help the further research areas to improve efficiency in banking sector as the banking sector is the backbone of the economy.

### **1.6 Statement of the Problem:**

Employees of an organization is the actual resource. So, it is very vital for an organization to maintain a stress free environment by keeping in view the well-being of an employee that what impacted the well-being of an employee that directly affect its performance and productivity of an organization. The problem statement lies here is that many literatures had been conducted on this topic with many organization of numerous nations but not on the banking sector of Pakistan inclusively. So, to mitigate this research gap this study has been conducted to identify the factors of that affect the employee wellbeing in banking sector of Pakistan. This research would help the employees to maintain their well-being on the organization with diverse methods and policies developed by the organizations. Also this research would help the banking sector industry to develop suitable policies for awkward situations of disturbing environment.

### **1.7 Structure of the thesis**

This is the brief summary of what will be covered in this thesis as follows:

The first chapter includes a brief introduction of the variables the research questions, research objectives, the significance of the study and the problem statement.

The 2<sup>nd</sup> chapter includes a detailed review of the literature relevant to the chosen topic of the research. This study investigated employee wellbeing, workforce productivity and their link in detail with the help of supporting theories to better understand these concepts and their relation. Then on basis of this we design the conceptual framework and develop hypothesis.

The 3<sup>rd</sup> chapter includes the details of research design and methodology used to collect the data, it also includes the information of instruments and the scales used. Then analysis of data is also provided in this chapter.

The 4<sup>th</sup> chapter is the section of analysis and interpretation of the collected data by using SPSS software and get the findings of this research.

The 5<sup>th</sup> chapter is the last and final chapter of the research paper which conclude all the research by demonstrating the findings of the research and recommend the solutions basis on the findings of the research.

## **Chapter 2**

### **Literature Review**

This chapter would better entails the previous studies that was done by other researchers in past on the similar topic. The purpose of this chapter is to deeply analyze the facts and statistics for getting the perfect relationship between independent and dependent variables. By completing this chapter, a researcher is capable to align the factors affecting independent variable that directly impacted the dependent variable that results building a relationship between both of the variables.

In this chapter all the literature regarding employees' wellbeing and their impact on workforce productivity had been studied.

#### **2.1 Employee wellbeing**

According to (Krekel et al., 2019) the existing writing on tall execution and representative well-being looks at the employer's choice to center on representative prosperity and work-life adjust issues have positive suggestions in terms of made strides worker states of mind and the in general quality of representative mental wellbeing and mental working at work. Representative states of mind incorporate measures such as work fulfillment, organizational commitment, representative belief in administration and organizational citizenship behaviors, and allude to those behavioral and dispositional reactions that delineate employees' encounters of work. On the other hand, worker mental wellbeing and mental working at work is related with negative sentiments of uneasiness, stress, push, need of eagerness, discouragement, passionate weariness, weakness and positive sentiments of excitement, inspiration, and tall cognitive working (Crane, 2017).

Agreeing with (Hamilton et al., 2019) for the most part, representative well-being has referred to a state in which workers evaluate their encounters of the organizational forms and developments either emphatically or adversely. Both representative behaviors and representative inspections of their psychological and emotional wellbeing are, by and large, referred to as worker well-being, and the terms are utilized traded within the HRM writing. The human relations hypothesis states that higher representative prosperity is related to higher assurance, which, in turn, leads to higher efficiency. Then again, hope speculations of inspiration hypothesize that worker efficiency takes after from the desire of rewards (counting higher prosperity) created by inspiring exertion. We all encounter weight each day, but it is when we surpass our individual capacity to manage that this weight can tip into a completely blown push.

As per (Miller, 2016), work overload can have a tremendous impact on a person's state of prosperity; showing itself in a run of indications, from cognitive, counting a need of concentration, anxiousness, a misfortune of objectivity and inconvenience considering clearly, to enthusiastic, such as irritability, getting to be short-tempered, feeling tense, depression and the failure to calm down. There are moreover physical

signs counting migraines, muscle pressure, a sleeping disorder, weight issues, visit colds and chest torment. In arrange to bargain with these side effects, sufferers may create a number of negative behavioral patterns, which they utilize to manage. There may be a developing reliance on chemicals, from drugs and liquor to smoking and caffeine, as well as a propensity to indulge. Individuals enduring from stretch may moreover show changes in their eating propensities and have inconvenience resting. There can moreover be changes in their connections with others. In certain circumstances, sufferers may discover themselves over-reacting or inclined to enthusiastic upheavals, now and then picking battles with companions, family, or co-workers in circumstances they would not have already.

As per (Pagán-Castaño et al., 2020) on the other hand, individuals enduring from push can too separate themselves from others, either since they accept being alone can offer assistance to decrease push or since the thought of being in a social circumstance causes them uneasiness. These side effects cannot as they had a harmful effect on the sufferer themselves but moreover on the individuals around them. For those enduring stress-related side effects within the work environment, efficiency can endure colossally. In numerous cases for those enduring from the push, communication and decision-making break down, peevishness increments, and the capacity to work as a portion of a group diminishes, causing break and a need of execution as an entire. For numerous individuals, feeling beneath weight in work can stem from a need for understanding of what is anticipated of them. Without clear instruction or course, an individual cannot be anticipated to carry out their work viably and so be profitable.

It is critical that managers are direct with workers from the starting and give a clear, characterized work depiction. In expansion, to attain the best performance, individuals ought to have the correct abilities and encounter for their part, significant preparing and improvement openings and the back of their group and administration. Feelings hypothesis contends that employees' passionate states influence their efficiency (Poulsen & Ipsen, 2017), and in specific, that positive feelings lead to increased inspiration, and consequently superior work results and organizational citizenship (Yan et al., 2020). The 2008 budgetary emergency was going with employees' major rebuilding and cutting back, workplaces closing, and expanded working hours and weight applied on representatives in a customarily upsetting division. An extra impact of the monetary emergency is that organizations presently commit fewer assets to the usage of work-family arrangements. Stress/strain is one of the foremost widely studied employee-level results within high-performance HR writing.

Agreeing to (Peiro et al., 2019), both uneasiness and sadness are two major measurements of strain. Uneasiness and misery are mental markers of well-being that relate to health-related (physical) well-being within the work environment. Both uneasiness and misery show negative impacts on people which contribute

to their destitute work-related well-being. The degree of an individuals' strain (as reflected by uneasiness and sadness) is seen to depend upon a number of components. For illustration, within the work plan writing, the working environment and the nature of work (work over-burden, role uncertainty, and role exertion) have been seen as the forerunners of work strain (Usman, 2017). On the other hand, the work brain research writing sees an individual's identity characteristics as imperative forerunners of strain and push. Well-being at work may be a current point and the benefits of contributing to working environment prosperity have been famous in society. Components avoiding work environment prosperity incorporate steady stretch, feeling of not being esteemed as well as administration being inflexibly progressive.

Agreeing to Teacher Fellow Ahonen, mental ill-health in the work environment costs 21 billion Euros per year, which is a gigantic misfortune money-wise as well as in humans enduring. Within the HRM writing, it is contended that the representative association viewpoint of the high-performance worldview gives specialists more noteworthy control over their work which leads to a diminishment in seen work stretch (Dall'Ora et al., 2016), and positive wellbeing impacts. In a study, researchers found that those who described the high levels of completion of life ages between sixteen to twenty-two years had significantly higher profits in later life. It really happens when comparisons are made between relatives and maintains a wide race of observation counting directions, insight, physical fitness, and self-confidence.

As per (Hakanen et al., 2018) it is a belief of important impact that representatives hold almost their work, work environment, and organization, which has enormous results with regard to enlisting and holding suitable representatives. Disappointment with the work may bring almost different negative states of mind and behaviors in representatives, such as stopping the work, progressing to work late, and conveying low-quality administrations – all of which are components that improve organizational costs. Representative prosperity moreover appears to pay off on the foot line of commerce: The link between representative completion and long-term stock advertising returns employs a valued weighted portfolio of "100 Best Companies to Work in the United States." The creators show that, between 1984 and 2011, these companies made 2.3 percent more profits than the industry norm, as well as percent higher profits.

As per (Johari et al., 2018) an audit conducted for Britain's Office for Trade Advancement and Aptitudes appears that managers can move forward employees' prosperity through changes in work quality. Employees' well-being will rise where they have control over the pace and substance of work assignments; where requests put on the specialist are not over the top; where there's assortment in their work; where there are openings for improvement; where administrators are steady; where pay and treatment are seen as reasonable; and where the work environment is wonderful and secure. Agreeing to the creators, a correspondence relationship, based on social trade hypothesis (Asif et al., 2018), guides this relationship in

which workers are basically appearing appreciate to their organization for giving them with preparing and aptitude upgrade, openings to contribute, sharing more noteworthy levels of data and superior work security.

Employees' more grounded sense of commitment obliges them to offer higher levels of commitment and recognizable proof to the organization (Haung et al., 2016). There is experimental proof connecting employees' well-being to their personal execution. For illustration, more prominent subjective prosperity nourishes through to individuals' execution within the labor advertise. Agreeing to the Founded of Word related Wellbeing in Finland, the calculated benefit from contributing to working environment prosperity is six times compared to the venture went through. Marjatta Jabe, the creator of the book "The Exercise manual of Work Environment Wellbeing", says that "Workplace prosperity implies having the delight of life and a feeling of importance and control. The personnel's prosperity and their work come about are moved forward by the same means." Contributing to work environment prosperity too gives the company a great picture, pulling in important laborers.

Concurring to (Berglund et al., 2016) there's no easy route to work environment wellbeing, but it has got to be accomplished by determining work. Working environment prosperity incorporates the arrangements, forms, work courses of action, security, participation, communication, word-related healthcare, skill, administration, and administration of the organization. Other key capacities incorporate ventures and addresses advancing wellbeing and prosperity, culture and recreational exercises, prosperity estimation and observing as well as the working conditions. It is critical to realize that "The workspaces, working environment, and working conditions have a major effect on the prosperity and safety." It is imperative to consider when it gets to be vital to move forward these conditions. The working environment ought to give a great air for regular work, rouse and underpins the company's operation. Work environment prosperity ought to be considered as a competitive advantage, not fair as a misjudged cliché.

As per (Slutsky et al., 2019) giving a great working life is what positions the organization for victory within the long run. The researcher said that concurring to the Institution of Word related Wellbeing in Finland, the definition of working environment prosperity is: "The work is significant and smooth in a secure, health-promoting and career steady working environment and work community." Work environment prosperity moreover implies the prosperity and state of readiness of the person as well as the work community. Overall, it is the continuous advancement of the work community into a heading where everybody has the chance to encounter the satisfaction of work and sentiments of victory. A portion of the by and large working environment prosperity is guaranteeing appropriate working conditions, which can be considered to be the center of working environment prosperity. These appropriate conditions are accomplished when the essential necessities of the working environment are satisfied.

In expansion, to attain the best performance, individuals ought to have the correct abilities and encounter for their part, significant preparing and improvement openings and the back of their group and administration. Feelings hypothesis contends that employees' passionate states influence their efficiency. The hypothesis sets that organizations that receive Human Resource hones and treat representatives as profitable assets instead of commodities to be bought and sold will sustain higher levels of emotional commitment. Concurring to (Kim et al., 2018), this passionate connection (i.e. emotional commitment) is anticipated by how emphatically workers see the organization's human assets as hones. The social trade hypothesis gives a focal point to translate this complementary relationship. It is contended that high-performance organizations select and select representatives with organizationally adjusted values. The enrolled workers are at that point advanced trained to compare to the desired aptitudes within the organization, given sufficient openings to work out these abilities and enhance as required.

In this way, workers are included in prospects to create and actualize Human Resource and other work-related arrangements. Allowing individuals to take part within the advancement and execution of policy is likely to form effective commitment'. So involving workers in decision making procedures makes them more confident and they responded with a better level of commitment to their organization and evidence of discrimination. Almost all the researchers said that employee wellbeing impacted workforce productivity but also on the other side some researchers said that not only workforce productivity employee wellbeing impacted the organizations' performance. So the reason to choose this variable as an independent variable is that employee wellbeing in banking sector has been effected immensely rather than other industries. So, to evaluate the factors that effects more on employee wellbeing in banking sector this reseach has been conducted.

## **2.2 Workforce productivity:**

According to (Reh et al., 2021) the skill of the job, in its mildly annoying definition, is to relinquish the input per unit, for the outline, per labor hours. At the work environment level, work skills are affected by various factors (e.g., promotion, promotion of qualities) that calculate the individual worker's input - worker skills. Evaluating the effectiveness of individual labor is fascinating with some careful observation. For a society or industry, the impact of labor is one of the various factors that contribute to the conquest of the work environment or the development of that trade or society. These days, efficiency enhancement has been recognized as one of the foremost noteworthy approaches for financial, social, and social improvements of different countries, and victory in speeding up the strategy of generation preparation. It has been demonstrated to be one of the most conditions for moving forward people's standard of living and coming to a reasonable

condition at the scene of the world by having a furious competition to pick up a much greater parcel of the advertising.

Workers are seen to reply with a better level of commitment to and distinguishing proof with their organization. Year in and year out, analysts have been demonstrating that the efficiency of organizations has been beneath the sheer impact of a few components (Garg, 2017). Disappointment with the work may bring almost different negative states of mind and behaviors in representatives, such as stopping the work, progressing to work late, and conveying low-quality administrations – all of which are components that declines organizational performance. Knowing what components may impact efficiency is respected as a prerequisite to progressing the execution of organizations. Labor locked in within the exercises of an organization is considered one of the areas which can be progressed. Due to the development and advancement of nations, particularly developing ones, is within the hands of a profitable workforce and such a thing is very incomprehensible without this prerequisite.

As per (Kim et al., 2016) “The workforce is respected as the foremost crucial capital of organizations and on the off chance that they need their workforce to put their most extreme vitality into hone to reach the set points and goals, organizations must pay consideration to their workforce needs”. In case the workforce knows precisely almost compelling variables on their execution and efficiency, the administration would be able to look at such variables with much more certainty. One of the compelling components influencing workforce efficiency is stretch in organizations, which diminishes the efficiency level of the workforce by a huge sum. The positioning figure which impacts efficiency concurring to their noteworthiness. Incorporate Furniture, Clamor, Adaptability, Consolation, Communication is the variables that influence efficiency. A consideration put forward by (Medina-Garrido et al., 2017) appeared that a comfortable and ergonomic office plan boosts the inspiration level of the representatives and as a result increments their execution. Moreover, it has been considered that worker association to communicate in choice and issue understanding makes the work environment more pleasant, less uneasiness among co-workers which result in positive demeanor in workers towards work and expanded their efficiency as well.

(Krekel et al., 2019) detailed that nine out of ten laborers accepted that working environment quality influences the demeanor of workers and increments their efficiency as well. It is ended up more common these days to collaborate with each other in an office environment counting problem-solving, normal discussion within the brief application of a decentralized framework. Workers are seen to reply with a better level of commitment to and distinguishing proof with their organization. There ought to be a few refreshment times so that representatives not only eat there but communicate with each other in more open spaces within the organization. Successful communication implies fewer contentions and more deliberate work done.



Agreeing to (Das et al., 2019) in general office environment counting ergonomic highlights features a more critical effect on employees' efficiency. Indeed, workers need isolated working zones so that they get to be more productive and most of the organization makes it their rule to form a corporate picture and set up fitting furniture obtaining prepare. Progression in-office plan raises the efficiency of workers from five to ten percent.

According to inquire about work of (Ho & Kuvaas, 2020) numerous organizations center on applying unused strategies in arrange to build up a workspace in such a way that it can draw progressively representatives towards the organization and in the interim it coordinate employee's efficiency. They too said that these days' numerous analysts and creators have been highlighted that physical plan other than productive administration is playing a pivotal part in progressing employees' efficiency alongside the organization's execution. As per (Page & Nilsson, 2017) set up dictator rules for employees so that they take after these and gotten to be more profitable within the working environment.

Disappointment with the work may bring almost different negative states of mind and behaviors in representatives, such as stopping the work, progressing to work late, and conveying low-quality administrations – all of which are components that improve organizational costs. Efficiency gets to be minimized in case laborers are less performed due to gender discrimination. The foundation of these rules makes a compelling work environment for everybody critical since they were closely related with execution. The most elevated motivating force was accomplished by both objectivity and perceptual degree of imaginative work; then troublesome objectives and most noteworthy execution. Objective trouble, distal organizational characteristics. Higher workgroup adequacy, vital hazard and strategic usage fulfillment and lower eagerly to take off were found to have a positive effect on group execution of workers. It is concluded that propelled groups frequently select troublesome the inventive necessities of employments.

(Kowalski & Loretto, 2017) states that upgrading the imaginative objectives reliably with exceedingly unsafe procedures execution of workers has been suggested. Employees' execution is influenced by the objective for remaining competitive in an energetic environment and introductions of representatives, the quality of leader-member for improving the by and large developments of an organization trade, and the results of Work execution and Work fulfillment. There are a number of factors that will influence efficiency, numerous analysts have attempted to discover the execution of workers at work any physical, organizational, mental, or social conditions at the working environment that help a person in assembly the necessities of their work are referred to as a working asset. Work assets may be categorized into two unmistakable bunches, i.e. outside and inner work assets. Outside assets incorporate organizational and/or social variables in the working environment that encourage people in satisfying their work parts. Inside assets, on the other hand, join

cognitive capacities and other characteristics of a person that influence their capacity to perform at work. Outside assets can be encouraged categorized into organizational and social components in the work environment.

According to (Adams, 2019) “Organizational components are changed in nature and incorporate perspectives that reflect an organization’s position on including representatives in work parts and making a comprehensive work environment that's conducive to working successfully”. At the organizational/macro level, these may incorporate viewpoints of pay, career openings, and work security. At the level of the assignment, organizational variables may refer to components of expertise assortment, assignment personality, errand noteworthiness, errand assortment, execution criticism, work control, and tact scope. In terms of the organization of work or particular work positions, organizational assets allude to viewpoints of part clarity and inclusion in choice making. Social assets include work-related variables that are impacted by interpersonal and social relations at work and incorporate perspectives such as group climate, back from peers, supervisors, subordinates, and family individuals.

Workforce productivity has been chosen as dependent variable because if the wellbeing of an employee is affected or not well by any of the factor i-e. stress, work overloading, work life balance, culture of the organization, gender discrimination and harassment then none of the employee do their job effectively and its would decline the workforce productivity that directly impacted the organizations’ performance. Same factors affecting the employees’ well-being in banking sector so to evaluate that either only these factors affecting the employees wellbeing or any other factor involves to decline the employee wellbeing in banking sector of Pakistan this research along this dependent variable conducted.

### **2.3 Link between employee wellbeing and productivity**

Concurring to (Turner, 2019) empowering prove shows that there's a checked diminish in work-related distresses in developed nations, due to a general alter within the nature of occupations. All things considered, policymakers and specialists are progressively concerned with progressing the quality of occupations in general. Employees’ by and large well-being will be influenced by components such as physical security, the degree to which their position is socially esteemed, and the degree to which they are given openings to utilize their aptitudes in their work. Banks that center on the working environment accomplished their employee’s efficiency at the top level. There are a number of private banks that center on the environment so that their representative holds there for a long span of time. A work environment having all reasonable necessities accessible impacts a parcel on employees’ efficiency. These days, the work environment ended up a vital figure in arrange to keep a worker fulfilled in today's trade world. Work, working environment, additionally apparatuses of work make an interlinking chain that impacts Employee’s Productivity.

As per (Miller, 2016) “It is apparent that a cheerful representative remains spurred and works superior, consequently expanding his or her efficiency on given assignments doled out to them. It is the excellence of the employee's work environment that most influences their level of motivation and consequently execution. How well they are connected to the organization, especially with their fast-paced environment, affects the level of brainwashing, their rate, level of progress and collaboration with other representatives, Bay Pathway, and, in the long run, how long they stay in the organization for the accomplishment of work. For a large number of workers, corporate culture is a key factor in their choice to stay with an organization on a long-term basis. Experts are the most important resource of any organization, so the organization creates innovative and unwavering conditions to work for its representatives. Changes in work life are almost being formed, while maintaining solid and robust work conditions, which can engage professionals to live an adjusted life between individual responsibilities and work. In other words, a change in work life may be a concept that supports agents' time and effort to be necessary between the work and other basic aspects of their lives. In addition, it is a daily endeavor to create time for family, peers, community participation, and presence in the other world, personal well-being, self-care, and other people.

Agreeing to a major Canadian think about conducted by (Nielsen et al., 2017), One in four agents faces a long battle between work and family, based on work-related family barriers and caring stressors. These days, workers have different competitive responsibilities such as work, children, housework, volunteering, peers, and caring for elderly parents. It extends to individuals, families, and communities in which they live. The battle of work life can be a real issue that affects professionals, their employers and communities. In fact, most agents are concerned with overseeing the work and their other person's responsibilities. In this way, work life adjustments will be able to expand benefits and contribute to employee fulfillment. There is a positive correlation between EWB and work implementation. Implementing emotional EWB work appears to be related to seriousness. Emotional EWB is completed by a worker when the analyst experiences mental well-being within the form of the need of stretch passionate burnout, and positive affectivity.

According to (Haung et al., 2016), positive affectivity includes a worker being eager, dynamic, and alert, and it may be an indicator of readiness to illuminate clashes, good faith, imagination, and organizational commitment (The information gathered by Gallup in their client work over the past few decades yields a wealthy crease of information on representative prosperity and firm execution. Investigate examining the impacts of physical wellbeing on efficiency ordinarily tends to survey either 1) the effect of pre-existing wellbeing conditions or 2) the effect of engagement in behaviors that increment the probability of people creating a physical wellbeing condition. Wellness programs are administrations given by organizations whose

fundamental reason is to progress superior wellbeing. Investigate work conducted by (Horváthová et al., 2021) specified that a developing number of companies have committed to giving organizational wellness programs to assist make strides in the wellbeing of workers, control wellbeing care, nonattendance, and absenteeism costs, and supply an extra advantage to representatives. Disappointment with the work may bring almost different negative states of mind and behaviors in representatives, such as stopping the work, progressing to work late, and conveying low-quality administrations – all of which are components that improve organizational costs.

Agreeing to the study by (Arampatzi & Burger, 2020) work environment wellness programs activities have to be centered on an individual's health-related behaviors and administration components that influence an individual's wellbeing and wellness programs. Working environment Wellness programs are built on comprehensive, long-ranged, and preparatory wellbeing advancement exercises. Being comprehensive, programs must give wellbeing, instruction, strong social and physical situations, integration of the workplace's program into organizational culture and environment. Various researchers demonstrated that natural conditions influence representative security recognition which impacts a parcel on worker commitment with efficiency at final (HWP) entitled "Due to active working time, few individuals have now not time stay to plan a wellbeing or wellness program for them. Be that as it may, numbers of work environments give distinctive wellness programs whose purpose is as it were to assist their workers with completely different attributes of improvement. Taking after are a few of the wellness programs that will offer by organizations within the current period representative's fulfillment may be a degree of how cheerful specialists are with their work and working environment. It is beyond any doubt that numerous variables affecting in organizational viability and one of them is representative fulfillment.

As per (Kim et al., 2018), successful organizations ought to have a culture that energizes the worker's fulfillment, representative fulfillment may be portrayed as how satisfied a worker is with his or her position of the business. As a result, today human asset directors assess faculty hones to meet those needs with the trust expanding representative dependability towards the organization. Due to that, the workers are more faithful when they are fulfilled with the work and the human asset supervisor looks forward to contributing to satisfying the employee's needs. Looking at this circumstance, numerous organizations have started to require a part in creating quality work-life programs. As a case, Japanese companies have organizations different work-life adjust programs to permit their representatives to fulfill their obligations in both the working environment and the family.

For occurrence, (Rasool et al., 2021) highlighted that HR hones that increment the inclusion of workers within the work handle decrease both their level of work-related uneasiness and work fulfillment,

though HR hones that are based on the standards of work enlargement/design progress foremost commonly advertised wellness program is one that centers on the physical wellness of workers. A few organizations give exercise center offices interior their work environment while a few provide exercise center membership in arrange to preserve their employee's wellness conjointly to diminish their truancy and to extend their efficiency. In some cases, work brings stretch and its impacts on individual life in a sense of clashes and disappointment. There ought to be equalizing working and individual life. There ought to be no obstructions of work when workers are at domestic.

## **2.4 Theoretical Framework**

As per (Qaisar et al., 2018), the resources regarding job-demands shows is one of the foremost widely-used hypothetical systems clarifying the impacts of work characteristics on wellbeing and well-being. Particularly, the show analyzes how representative well-being may be affected by two angles of working environment conditions, work requests, and work assets. The JD-R demonstrate is based on the precept that work characteristics bring out two mentally distinctive forms, and worker well-being is subordinate upon the net impacts of both of these synchronous forms within the working environment. In expansion to the proposed primary impacts of work requests and assets, the JD-R show sets interaction or buffer impacts of the work environment characteristics, and contends that coordinating the challenging viewpoints of occupations with the seen capacity of the people to manage the challenges is pivotal. The buffering theory of the JD-R show hypothesizes that worker well-being is decided by the adjustment of job demands and available work resources.

As per (Moletsane et al., 2019) the JDC demonstrate, to known as the work strain model, is the foremost commonly utilized conceptualization to demonstrate the intuitively and added substance impacts of the job independence, decision-latitude and work control on workers, and has been the foremost pivotal. Focusing on the importance of work environment assets encourage, contend that work assets are imperative for two reasons. To begin with, they propel and fortify the capacity of people to bargain with work requests at work. As per (Bryson et al., 2017), Work Characteristics Demonstrate makes a difference clarify the motivational part of work assets. JCM sets that task-related 75 characteristics, such as caution at work (i.e. independence), execution input, and errand centrality mean the motivational potential of work assets since they stimulate an individual's characteristic and outward motivation at work. Workers are inherently propelled since work assets cultivate their development, learning, and advancement within the work. At the same time, work assets are outwardly persuading since they are instrumental in functionally achieving work objectives. Typically work assets emphatically impact the probability of assignment completion and the successful fulfillment of work objectives.

The effort-recovery demonstrate (Garg, 2017) supports this process and hypothesizes that encouraging work situations (i.e. advertising numerous assets) spur people outwardly by expanding their eagerness to contribute their endeavors and capacities for the fruitful completion of the assignment willfully. The social back is as often as possible suggested as a striking work asset for the treatment of work-related stressors and is accepted to bring important changes within the work environment. The back picked up from experienced bosses is especially supportive in managing work-related issues. In advance, it is claimed that back from colleagues is instrumental in getting the work done effectively and successfully, and may reduce the effect of work over-burden on strain. Stress-buffering theories bolster these contentions and contend that social back shields workers from the extraordinary results of upsetting encounters since it gives useful back in finishing work objectives. This proposes that the discernment of social back (i.e. social asset) infers an empowering work environment, and passes on a sense of care that improves the probability of errand completion.

Representatives get to be less strained and on edge, and more substance with and committed to their occupations since they determine fulfillment from them. For the most part, administrative and co-worker bolster are two critical components of the social back. Boss (i.e. administrative) back alludes to the degree that person workers feel that their administration invites and joins their recommendations inside the organization, and keeps great eagerly towards them in work-related things. Agreeing with (De-Jong et al., 2016) administrator back is additionally characterized as ‘an employee’s recognition of the bolster advertised by a prompt administrator in terms of concern for his/her common welfare, and work-related interests’. In other words, administrative back reflects employees’ discernments with respect to the ampleness of the level of bolster in their work from their bosses.

As per (Lee, 2019) the Managerial incorporates variables relating to recognitions of belief in administration, openings, the effectiveness of discussion with administration, and capacity for participative-decision making. In line with the social trade hypothesis and standards of correspondence, when representatives see that their administration has great eagerly, invites and permits their point of see, gets it their non-work commitments, and energizes their freedom in work-related things, they have both a positive picture of their administration and positive responses towards administrative choices. The administrative back is considered a striking work asset since it guarantees workers that they can tally on their supervisors or bosses for offer assistance ‘when it is required to carry out one’s work viably and to bargain with upsetting circumstances.

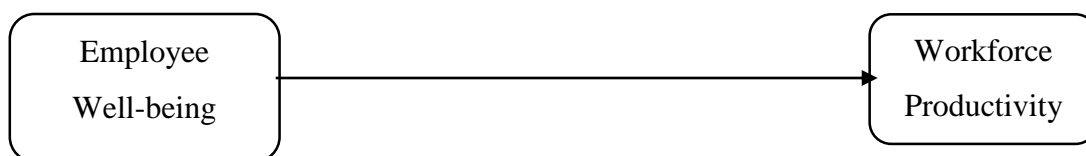
According to (McLellan, 2017) administrative support in day-by-day work-life is seen as a related situational work environment asset that will have considerable suggestions in terms of representative well-

being, particularly in upsetting high-performance work situations. The extant writing on worker well-being has illustrated that steady and solid inter-personal intuition makes work more fulfilling for laborers. Workers who appreciate great working relations with their bosses and/or colleagues are seen to way better adapt to their burdens of work, and are cleverer in terms of making required alterations to their work, adjusting with organizational prerequisites and applying full operational control to bargain with the work prerequisites. The centrality of having such positive work environment activities that energize great interpersonal relations is significant in its claim right for any work environment. It has been contended that, for occurrence, belief between representatives and administration emphatically impacts employees' reactions to HR hones.

(Hancock & Cooper, 2017) states that conceptually, usually in line with the hypothesis, which hypothesizes that people endeavor to accomplish and hold assets noteworthy and pertinent to them. Inter-personal intelligence and relations in the working environment, by and large, incorporate viewpoints such as seen administrator bolster, seen nature of between-colleague relations, seen interview at work, seen interpersonal belief, and seen a degree of data sharing 81 between higher and lower progressions inside the organization. In any case, the values of such activities may be doubly valuable in high-performance work environments which are based upon developing worker commitment to getting the required execution impacts. This is often since the seen nearness of such activities makes a difference decrease the potential negative viewpoints of the related burdens of work and part over-burden in an unpleasant work environment. When workers see that their administration underpins and counsels them, their level of uneasiness reduces. On the premise of the writing audit, the relationship between Independent Variables Wellness programs and Dependent variables (i.e. Efficiency of workers) is spoken to within the figure below.

**Independent Variable**

**Dependent Variable**



**2.5 Research Hypothesis:**

H<sub>1</sub>= There is a positive relation of Well-being programs on Employees' Productivity

The relationship is characterized in such a way that worker prosperity impacts the level of efficiency of workers. There's a positive connection lie between Ergonomic components, Representative involvement and Wellness programs, and the Efficiency of workers. In case the bank will provide distant better; a much better; a higher; a stronger; an improved" an excellent work environment in which all offices are well equipped, equipped with technology based equipment and comfortable furniture, fair lighting, adequate temperature,

work environment without any disturbing influence and noise. Etc. A comfortable office environment is provided. The representative will inevitably emerge as an organizational center on the above components. In addition, organizations have welfare programs that are given to delegates in order to positively impact a section, and most delegates stop working for that reason alone. Representatives who are strong enough to carry out assignments and organization making a difference out to form their employee's wellbeing appropriate and in extraordinary case make their employees' wellbeing progressed subsequently efficiency of worker will too increment due to the reason of suitable health.

## **2.6 Summary:**

This chapter gives the in-depth analysis about the employee well-being at workplace and their effect on their job satisfaction, workforce performance and productivity of the organization as well. From the above discussion it is concluded that employee well-being at workplace had a great importance for the development of the career and productivity of organization. Diverse researcher gives different opinions but having same meanings that the organizations' must give importance to the well-being of employees and having policies and rules regarding their safety and security ta workplace for efficiently working and performance.

Next chapter is about the research methodology in which the design of the research along withal approaches, techniques and instruments utilized to conduct this study would have discussed and also determine that who is the respondents of the research and what is their sample size to collect the responses.



## **Chapter 3**

### **Research Methodology**

#### **3.1 Introduction:**

This chapter presents the technique which was utilized within the research. In light of this, the areas and reasons of the dissertation which support the choice of area are clarified. In this chapter, explanations about research planning and approach, population, testing and evaluation strategies, information gathering strategies are used during data collection. It also explains how the research techniques were adopted and how the information was collected and analyzed.

#### **3.2 Research Design:**

This design of the research paper describes the conceptual framework during which the study is conducted and includes the collection and analysis of information that is important for research (Pandey & Pandey, 2021). It is the design that demonstrates the chosen test method and technique for obtaining sufficient and reliable information that meets the target inquiries and answers the research questions. The analyst used the positivist research philosophy along deductive research approach. As per (Nayak & Singh, 2021) describes that “Positivism Research Philosophy” involves the impression of trustworthiness associated with “factual” information gathered via observations and facts. Likewise, (Kumar, 2018) claims that deductive research approach has always been used to hypothesize the studies related with current research topic according to previous studies conducted by other researches.

For this reason, the quantitative research type with positivist paradigm and deductive approach has been selected. Convenient sampling has been selected by considers necessary components of time and money in selecting this research project. The plan was to conduct in-depth investigations in banking institutions due to their nature, and also scrutinize the effect of employee well-being in all banking sectors of Pakistan in which research is being conducted.

This review examines in depth the impact of employee welfare on the productivity of the workforce in Pakistan's banking sector, relevance, openness, opportunity, security, budget extortion, opportunity, cash honor, and level of fulfillment.

#### **3.3 Research Approach:**

This research used deductive research approach. This research approach allows to collect quantitative information so that the statistical tools applied to analyze the data. Agreeing with (Ragab & Arisha, 2018) the quantitative perspective is the era of information in quantitative form which can be completely subjected to research in a formal, statistical and inflexible manner.

In this research, quantitative approach used in data collection and analysis about the employees of bank about their well-being and their performance impacted by different factors at the workplace.

This research's responses had been gathered through the perception scale of the respondents named as Likert scale in research and has options from 1=strongly disagree, 2=disagree, 3=neutral, 4=agree, and 5=strongly agree. Likert scale has been used for easy interpretations and applying of statistical tools by using SPSS software. Quantitative information was subsequently examined in this way, focusing on the issue of the need for depth, which arises now and then when this quantitative approach is used. There is no explanation on quantitative information. (Babii, 2020) shows that the quantitative approach is closer to the respondents and the communication is much faster than any other source, but it makes the interaction with the respondents a little longer. The researcher further explains that neither any strategy adopted by the analysts is superior to the other, nor they have any weaknesses and strengths upon each other as well.

### **3.4 Respondents' of Study:**

The area of the study is the respondents from whom the data had been collected. In this research project the respondents are the employees from different banks across Rawalpindi and Islamabad city, Pakistan. The employees were requested to take part in this research by completing the questionnaires according to their observations and experiences and ensure them that the information collected would keep confidential and used only for purpose of research.

### **3.5 Population of Study:**

Population describes the total objects considers for conducting the research. So, the population of this research consists of all the employees of the all banks in Rawalpindi and Islamabad, because this research has been done to scrutinize the effect of well-being of employees in banking sector of Pakistan.

### **3.6 Sampling Size and technique of sampling:**

Agreeing with (Kumar, 2018) a sample may be a part of participants drawn from a population of interested people, as well as most of the time, sampling is more achievable than examining the entire population. Despite the fact that no sample can be guaranteed to be fully representative, it provides a reason to draw conclusions that represent the entire population being tested without getting into trouble with questioning everyone (Basias & Pollalis, 2018).

In this research report, the sample size has been selected as 341 employees from different branches of 50 banks located in twin's city Rawalpindi and Islamabad. The researcher chooses the area Saddar, Rawalpindi and nearby locations for collecting the data from more employees in less time. Saddar, Rawalpindi have a lot of banks at nearby locations with populated staff as most banks have head-office branch in this area. Similarly, F-8 sector of Islamabad has selected due to highly commercial and banking squared

area. These areas have been selected due to the time, employees and budgetary constraints as the researcher thought these areas have more employees than other most populated areas.

The researcher had been selected non-probability sampling for collecting data, in this type of sampling the convenient sampling method has been used to collect data according to obtainability and dedication of participants of research. As per (Babii, 2020), probably the most straightforward strategy is to inspect the sampling facility as members are selected on the basis of accessibility and eagerness to take part, which is convenient sampling. Valuable things can be achieved, but there is a tendency for the future to come, because those who volunteer to participate may be different from those who choose not to (volunteer), and sampling may not be a demonstrator of other characteristics, such as age or gender. By selecting this sampling technique the researcher had kept in mind to take different employees from different departments of banks to achieve the objective of this research. The sampling framework of employees and banks has been presented in tabular form below to understand the division of banks from Rawalpindi and Islamabad.

<b>Sr. #</b>	<b>Names of Banks Visited</b>	<b>Branches visited in Rawalpindi</b>	<b>Employees of Banks visited in Rawalpindi</b>	<b>Branches visited in Islamabad</b>	<b>Employees of Banks visited in Islamabad</b>
1	JS Bank Limited	2	12	1	7
2	Allied Bank Limited	3	18	3	21
3	MCB Bank Limited	3	18	1	7
4	The Bank of Punjab	2	12	1	7
5	Soneri Bank Limited	2	12	1	8
6	Standard Chartered Bank	1	6	1	7
7	Bank Alfalah Limited	3	21	2	14
8	Meezan Bank Limited	3	15	2	16
9	Dubai Islamic Bank	2	14	1	8
10	Faysal Bank Limited	2	16	1	8
11	Bank Al-Habib Limited	3	18	2	16
12	Habib Bank Limited	3	21	1	7
13	Habib Metropolitan Bank	3	24	1	8
<b>Grand Total</b>		32	207	18	134

*Table 1: Sampling Framework*

According to the above table of sampling framework of this research total 50 banks the researcher had been visited and collected the data from 341 respondents (employees) by distributing the questionnaires among them.

### **3.7 Data Collection Methods and Instruments:**

In research there are different methods to collect the data. All methods come under the categories of primary data collection source and secondary source of data collection.

#### **3.7.1 Primary Source:**

Primary source of data collection gives most authentic and first hand data that cannot be processed before and collect from the respondents directly through distributing questionnaires, interviews, surveys or provide case studies to them.

#### **3.7.2 Research instruments:**

The research instrument has been defined as the tool used for collection of data. These are tools mentioned below to gather the data.

##### **3.7.2.1 Questionnaires:**

First tool is distributing questionnaires among employees of different branches of banks of Rawalpindi and Islamabad. The questionnaire has been developed with two sections; Section I has demographics of participants that includes age, gender, working experience in bank and qualification while Section II consists of 13 different questions based on the wellbeing, banks character in maintaining the work-life balance of employees with the organizations' environment, employee's satisfaction with their organization.

##### **3.7.2.2 Literature Review:**

Data on different facts also gathered from previous studies that had been conducted on the same topic or related studies. From literature review of this research the researcher digs out independent variable as employee well-being and dependent variable as workforce productivity. On the basis of this relationship the questionnaire has been developed and would help in data collection.

### **3.8 Data Validity and Reliability:**

The data is authentic or not or the research has gone under right direction can be determined by checking the validity and reliability of research instruments and it could be measured by reliability scale named Cronbach's Alpha.

#### **3.8.1 Validity:**

Accuracy (validity) is the measure by which it is measured. In other words, perception is really measured by an important tool (Mohajan, 2018). There are two basic strategies for assessing the legality of a device, which are designed to collect quantitative information. In this consideration, the legality of the material and the

construction was used to conduct a proper survey of the acceptability of the research tools, which means that the suitability, scale, importance, and comprehensiveness of the subject under examination were examined. The accuracy of the material acknowledges the fact that the components under research are spoken through disobedient planning (Hayashi et al., 2019). The analyst advised the experts to consider whether the known matter is reflected in the zone device or not. "The legal status of the face may be a subtype of the legal status of the substance and it is not a special sanction. This makes the apparatus 'visible' to the degree of variable.

### **3.8.2 Reliability:**

The attributes of the target can be measured by the consistency of the instruments that are said to be the reliability of the research instrument. This means that when different analysts regulate the same tool, it leads to the same result (FitzPatrick, 2019). The unmistakable quality of an instrument can be compared to the quality, clarity, consistency, accuracy, precision and breadth of measuring instruments. According to (Roberts et al., 2019), "Reliability can be assessed in one of the following four methods: internal consistency, part-half irrevocable quality, test-retest immovable quality, and Associate Rater irrevocable quality. In this dissertation the research scrutinizes the reliability of questionnaire by Cronbach's Alpha using SPSS software. If the value of Cronbach's Alpha lies between 0.60 and 0.90 then the research instruments is reliable enough to achieve the goal of this research. If the value of Cronbach's Alpha is less than this value, then there is some ambiguity in the questionnaire which is developed or with data that has been collected. The Cronbach's Alpha of the questionnaire is calculated in next chapter named as Data Analysis and Interpretations to determine either the questionnaire is reliable or not.

### **3.9 Data Analysis:**

The data has been analyzed by using SPSS software on the outcomes of the questionnaires that has been distributed among 341 respondents of total 50 banks in Rawalpindi and Islamabad mutually.

### **3.10 Summary:**

This chapter entails the methodology adopted by the researcher to conduct this research. This research used mixed method approach and data has been collected by distributing questionnaires and do personal interviews with employees. The research design of this research is analytical in nature as the analysis has been done to scrutinize the effect of employee's wellbeing on workforce productivity in banking sector, Pakistan.

The next chapter is about the analysis and interpretations of the data that is collected from the respondents and determine the findings either they are align with hypothesis developed in chapter 1 or not or also predict that what new findings come into being from this research.

## Chapter 4

### Analysis of Data & Interpretations

#### 4.1 Introduction:

The data were collected using a survey with a 5 point Likert scale to draw conclusions about the impact of employee well-being on the productivity of the workforce. Lecture scale has the option to take after selection. Take the exam using SPSS. One of the common plots is to gather data on a centrally variable information retrieval and estimation strategy. Data collection is a collection of information on various strategies. Data collection is completed by analyzing and rationalizing inquiries and theoretical inquiries and identifying evidence of changes in commerce enterprise. The incentive to gather information is a test of facts. Data interrogation can be a strategy to turn data into important information. Charts are used for discussion to check statistics. Introductions and inquiries about trends are clarified by assumptions. This can help in making discoveries and suggestions. An established framework can be a collection of information on profit and measurement methods based on variable-focused data. Collecting information with specific data collection methods is an arrangement. Obtain the information whether there are wide branches that can be used in data. Information is gathered to examine and validate questions of speculation and to differentiate between common patterns of company or business. For this, information about the data is gathered through the subject, such as studying and analyzing it by interpreting through the chart. This research survey has close ended questions.

The data that had been collected by distributing the questionnaires among 341 respondents, on the total 18 questions as a whole including demographics of the respondents who are the employees of different banks in Rawalpindi and Islamabad. Now, in this chapter the data has been analyzed through applying the statistical techniques by using SPSS software, especially designed for research purposes. The techniques used are descriptive statistics, frequency distributions for determining the mean. Standard deviation of the responses whereas the regression and correlation has been calculated for determining the relationship among dependent and independent variable. The reliability of the research instruments also determined here by applying reliability scale named Cronbach's Alpha. Cronbach's Alpha demonstrates the reliability of research.

#### 4.2 Data Analysis:

The following is an information test. Information testing can be a preparation to turn any information into valuable and important data. Charts and histograms are used for dialogue to analyze information. Applications and trends are articulated through consideration. It can help make suggestions and discoveries.

### 4.3 Reliability of Questionnaire:

Cronbach's Alpha has been calculated through the following equation:

#### Reliability

**Table 2: Reliability Statistics**

Variable	Cronbach's Alpha	N of Items
Employee Wellbeing	.713	7
Workforce Productivity	.848	7

This research has been reliable enough because it has the value greater than 0.7 for both variables with different questions as items, it indicates that the data collected from the questionnaire is valid and authentic to conduct the research and gets all data in best of respondents' knowledge.

### 4.4 Response rate and analysis of data:

Questionnaires Distributed	Questionnaires Returned	Questionnaire Returned Rate
341	341	100%

*Table 2: Questionnaire Returned Rate*

According to the above table the questionnaire returned rate is 100 % which shows that the research is based on all the responses we selected.

#### 4.4.1 Frequency Distributions of Part I: Demographics of the Respondent

	Demographics	Frequencies	Percentages	Cumulative Percentage
<b>Age</b>	25-30	270	79.2	79.2
	30-35	49	14.4	93.5
	35-40	16	4.7	98.2
	40-45	6	1.8	100
<b>Gender</b>	Male	161	47.2	47.2
	Female	180	52.8	100
<b>Experience</b>	0-4 years	252	73.9	73.9
	5-9 years	67	19.6	93.5
	10-14 years	12	3.5	97.1
	Above 14 years	10	2.9	100.0
<b>Qualification</b>	BS	163	47.8	47.8
	MBA/MS	167	49	96.8
	MPhil	11	3.2	100

*Table 3: Frequency Distribution of Demographics*

Table 3 shows that most of the research' respondents are coming from 25-30 years' age-group and represents that the respondents are freshers or getting new job having almost 7-8 years of experience. By the gender representation it is visible that the often respondents are females but also the male's respondents having almost in same ratio with little variation which means that the data collected from both genders equally and they response accordingly about their well-being at workplace. The participants of the research having experience of their career from 0-4 years mostly as it has 74% of total sample size, and 20 % respondents come from 5-9 years of category while only 10% respondents having experience more than 14 years. The participants of the research having qualification mostly BS and MBA/MS in equal proportion while only 3 % of whole respondents come with MPhil qualification and not a single person having PhD degree.

#### 4.4.2 Descriptive Statistics of collected data:

In descriptive statistics here minimum, maximum values has been calculated their responding mean and standard deviation. Descriptive statistics demonstrates the mean and variation of the means in form of standard deviation that how much a variable deviate from other.



### Descriptive Statistics

Sr. #	Questions	N	Minimum	Maximum	Mean	Std. Deviation
1	Age	341	1	4	1.29	0.64
2	Gender	341	1	2	1.53	0.50
3	Experience	341	1	4	1.35	0.69
4	Qualification	341	1	3	1.55	0.56
5	Comfortable office environment helps me in my daily working at bank	341	1	5	3.84	1.28
6	I do not feel a strong sense of "belonging" 'to my bank.	341	1	5	2.75	1.07
7	My bank always encourages employee involvement.	341	1	5	3.64	1.11
8	Wellness program are not beneficial for employees and bank as well	341	1	5	2.33	1.17
9	When employees are stressed, and less efficient, they take more time to accomplish any task	341	1	5	3.34	1.32
10	My organization focus on work-life balance policies	341	1	5	3.05	1.09
11	My organization take positive action on health and wellbeing?	341	1	5	3.28	0.96
12	I know where to get support if my mental wellbeing affected	341	1	5	3.16	1.13
13	The people in my team, work together to find ways to find the ways to improve service we provide	341	1	5	3.63	1.06

14	I have an acceptable workload at my bank	341	1	5	3.36	0.89
15	The organization I work for motivates me to give my best job performance	341	1	5	3.86	1.05
16	Productivity of employees being improved by giving recognition to them	341	1	5	4.08	1.09
17	I would be very happy to spend the rest of my career with this bank.	341	1	5	3.45	1.22
18	Do you feel hectic with long working hours and bore routines of banking system? Is it affect you productivity?	341	1	5	4.01	1.18
	Valid N (listwise)	341				

*Table 4: Descriptive Statistics*

The above table shows that the minimum value in entire data collected is 1 and maximum value is 5 that demonstrates the higher perception of responses. The higher mean indicates the higher perceptive variable that respondents feels has highly affected the workforce productivity. The higher the mean has lower standard deviation means that it highly deviates from their means. In the above table, the statement productivity of employees is being improved by giving recognition to them has higher mean=4.01 with S. D=1.90, it means if the employees received recognition on regular basis from their supervisors they are more satisfied and enhance the workforce productivity. Similarly, if the employees having motivated by the organizations also perform well. Also team work, comfortable work environment, employee involvement are the factors that affected the well-being of employee as a result it enhances the workforce productivity. Whereas the statement that they didn't feel strong belonging to the banks because it demands hectic duty hours and responsibilities, also the factor well-being programs are not beneficial for employees and bank as well has lowest mean among all variables which mean that well-being programs is beneficial and very important for organizations and employees simultaneously.

### 4.4.3 Correlation Analysis:

As per (Makowski et al., 2020), investigating the relationship is related to measuring the affinity between two endless factors, for the case, a subordinate and independent variable or between two independent factors is called correlation analysis.

		Mean_EW	Mean_WP
Mean_EW	Pearson Correlation	1	.708**
	Sig. (2-tailed)		.000
	N	341	341
Mean_WP	Pearson Correlation	.708**	1
	Sig. (2-tailed)	.000	
	N	341	341

\*\* . Correlation is significant at the 0.01 level (2-tailed).

*Table 5: Correlation Analysis*

The correlation analysis said that there is a positive relationship between both of the variables and it has the value =0.708 depicts the higher association between both of them. All the correlation analysis said that employee well-being is very important for improving workforce productivity.

### 4.4.4 Regression Analysis:

According to (Heimann & Isaacs, 2018), “The analysis was completed by pointing to the regression to examine the relationship between the result variable and one or more factors. Outcome variables are known as subordinate or reaction variables and opportunity components, and co-founders are known as indicators or independent factors. The subordinate variable is denoted by "y" and the independent factor is indicated by "x" in the re-examination.” Here in this study regression also has been used to determine the slope and association of the dependent and independent variables.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.708 <sup>a</sup>	.501	.499	.25514

a. Predictors: (Constant), Mean\_EW

*Table 6: Regression model summary*

The value of coefficient of correlation value is  $r=0.708$  and  $R^2=0.501$ , which shows that it has a positive association between one another as its values always lies between  $\pm 1$  and if the employees well-being maintained then the workforce productivity also increases and it decreased with the decrease the value in one variable.

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22.143	1	22.143	340.153	.000 <sup>b</sup>
	Residual	22.068	339	.065		
	Total	44.210	340			

a. Dependent Variable: Mean\_WP

b. Predictors: (Constant), Mean\_EW

*Table 7: ANOVA table*

In ANOVA table the suitability of the test would be analyzed by the F distribution test. F distribution test shows that the greater the value of F, the more appropriate the model will be. So, here the ANOVA table results show that the value of F is greater than 100 and the significance value is far less than 0.05. As a result, the statistical significance of the theoretical model is established and suitable. According to ANOVA, employee wellbeing has a significant impact on workforce productivity.

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.025	.069		14.772	.000
	Mean_EW	.372	.020	.708	18.443	.000

a. Dependent Variable: Mean\_WP

*Table 8: Coefficients table*

The slope of the equation has been determined by the coefficients of the regression equation and it indicates that it has positive slope. Employee wellbeing have a major impact on workforce productivity, as shown in the table above. Employee wellbeing have a significance value of less than 0.05 in the model, indicating that there is a positive and significant association between them. Employee wellbeing ( $b=0.372$ ) is significant, with a positive coefficient, implying that higher Employee wellbeing is associated with high workforce productivity.

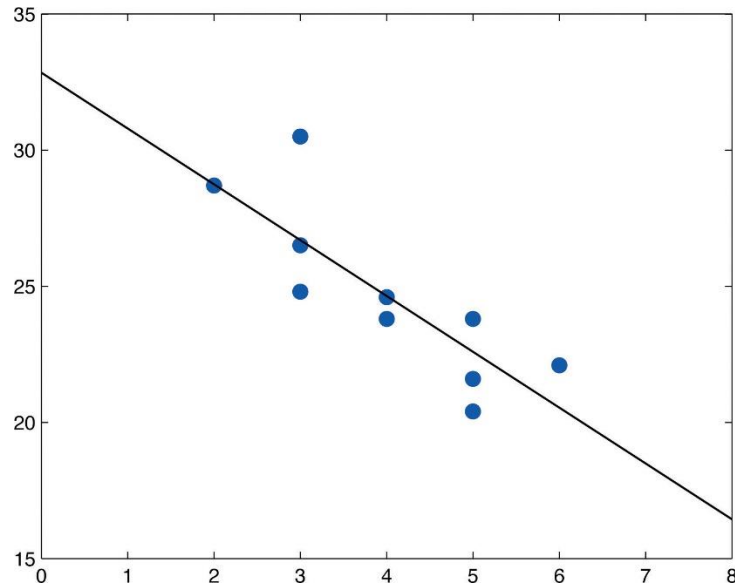


Figure 1: Slope of regression line

## 4.2 Hypothesis Testing:

Hypothesis	Statement	Accepted/Rejected
$H_1$	There is a positive relation of Well-being programs on Workers' Efficiency	Accepted

## 4.3 Summary:

It is the chapter of deep analysis performing on the collected data and found that employee well is very important for an employee to enhance its productivity but in this research new findings evolved as the employee well being impacted by team work, employee motivation, employee recognition, comfortable environment, employee involvement and enhance or decrease the workforce productivity.

Next chapter is the last chapter of the research and give the conclusions, recommendations and findings of this research in precise way that also depicts that either the hypothesis accepted or rejected.

## Chapter 5

### Conclusions and Recommendations

#### 5.1 Introduction:

This is the final chapter of this research paper and would align all the research objectives, research hypothesis to the findings of the research that has found from doing the analysis in chapter 4 and depicts either the research objective and hypothesis accepted or not and what are the new findings found in this new research.

#### 5.2 Discussion:

The ultimate objective of the research was to look at the link between employee wellbeing and workforce productivity in the banking sector of Pakistan's twin cities. Employee Wellbeing is the independent factors in this study. On the other hand, workforce productivity is used as a dependent variable. Meanwhile, the banking sector of Pakistan's twin cities has been chosen to investigate the relationship between the variables stated above. Respondents' data is collected using a structured questionnaire that has been adopted (employees working in banking sector of twin cities in Pakistan). A scale of significance level with a range of up to 5% is set to examine the acceptance and rejection of this study's hypotheses. The study's hypotheses developed are accepted or rejected based on the significance level scale. But here Workforce productivity is significant at 0.01 level of significance with employee wellbeing. As a result, H<sub>1</sub> (which were established using a theoretical framework in chapter 2) have been acknowledged and proven to be significant. Accepting H<sub>1</sub>, regression analysis shows a substantial association between employee wellbeing (independent factors) and workforce productivity (dependent variable) in the banking industry of Rawalpindi and Islamabad of Pakistan. Furthermore, in the banking sector of Rawalpindi and Islamabad of Pakistan its influence has been scrutinize. The conclusions of this study are theoretically supported by the findings of (Crane, 2017) who show that employee wellbeing has a detrimental impact on workforce productivity in terms of brain stress, and organizational environment same case is proved by this current research. Furthermore, (Usman, 2017) findings reinforce the conclusions of this study by demonstrating that work overload, role exertion effects employee wellbeing and decrease workers' productivity. Furthermore, findings from research studies such as (Krekel et al., 2021), Miller (2017), and (Turner, 2019) have demonstrated a significant relationship between employee wellbeing (in terms of stress, work overload, environment, disappointment with work) and workforce productivity (in terms of delayed tasks, blunders, uncommitted with work), providing further theoretical support to the current study's findings.

### **5.3 Findings of current research:**

The research outcomes are summarized as most of the research' respondents are coming from 25-30 years' age-group and represents that the respondents are fresher's or getting new job having almost 7-8 years of experience. Often respondents are females but also the male's respondents having almost in same ratio with little variation which means that the data collected from both genders equally. The participants of the research having experience of their career from 0-4 years mostly as it has 74% of total sample size, and 20 % respondents come from 5-9 years of category while only 10% respondents having experience more than 14 years. The participants having qualification mostly BS and MBA/MS in equal proportion while only 3 % of whole respondents come with MPhil qualification. That mostly respondents said that they agree with the statement of having comfortable office environment help them in their daily working routine otherwise they are unable to work under pressure, stress. The respondents having a strong feeling of belonging to the bank and not fed-up with their job. Employee involvement also enhance the employee wellbeing which directly enhance the workforce productivity, so same this research respondent's respond that their bank encourages their involvement in every task of the bank related to them which enhance their confidence and wellbeing and they are more confident before to work well in the bank. Well-being programs always being beneficial for every organization including banking sector of any nation including Pakistan. Researcher has been also proved by this research as almost 38% employees agreed and 35% of employees being neutral by the statement that work-life balance policies evidently benefitted the organization' productivity and employees well-being as well because it has been developed according to the environment and culture of business. Mostly the respondents said that they manage their mental health if it is affected by any of the situation. They have ability to find the support for managing stress. Team work enhance the service provision by the employees of an organization. So, the employees also said that they have the team members who interact with each other and improves their service they provide by mutual consultation because they understand the strength of effective team work. When the employees are less efficient or not trained well to do the certain task they are unable to perform or give delayed tasks by taking more time to accomplish the certain task. Similar findings get from this research response and deduct that "Less efficiency of employees give delayed tasks" and affect the performance of employees. Mostly respondents said that they have acceptable workload at their bank and its enhance their well-being and health as workload disturb the health or mental health of the employees due to which they can't perform well as well as it affects the productivity of organization. Workforce productivity improved by giving appreciation to them for their work". Researcher said that it enhances their confidence and loyalty towards organization which also improves their satisfaction with their job. The respondents said that they are very satisfied with the environment of their banks and want to spend

their rest of the career with the same bank or same industry as it gives honor and satisfaction to them for working in such a disciplined industry but sometimes they also got frustrated with long working hours. But some of the respondents that are degree or strongly disagree said that they want to spend their rest of the career because they have been working in that bank for more than 9 years and fed-up with long working hours, boredom routines and hectic work-life balance. By applying correlation and regression test to the responses of the research it is concluded that  $H_1$  accepted.

#### **5.4 Conclusions:**

At the last, it is concluded that this research has been align with all the research objectives, and previous studies as debated in discussion part. As a result of the current study's findings accepted  $H_1$ . After all the discussion and analysis, it is concluded that employee well-being has been also impacted in banking sector of Pakistan long working hours, work-life balance, boredom routines and absence recreational activates along the environment of the organization, culture of the organization, motivational level, and employee involvement, recognition of the employees and well-being policies or programs offered by the banks. The banking sector of Pakistan should consider these factors to enhance the well-being of the employees that directly increase the workforce productivity and organization's productivity and efficiency in Pakistan.

#### **5.5 Managerial Implications:**

The directors or managers of banking sector of the employees should make the policies regarding health and environment of the organizations that best suitable for their mental health and well-being. The managers at banks should organize training programs for the employees to perform well and make more efficient to accomplish tasks quickly. Bank managers must provide such rules that the employees must have acceptable workload to perform well, managing their long working hours and enhance the workforce productivity. The managers at banks should appreciate the employees by giving those rewards on annual basis and give bonuses for their efficient work. They must organize the employees in teams to perform well by communicate mutually and make the conversation with their supervisor easily to relieve stress of doing well or not. They should also take positive actions for employees medical, health and well-being as the employees are their actual resources, so they have to take care of them to retain them in their organization it also saves them to recruiting process of new employees that requires more time and money.

#### **5.6 Research Limitations**

Limitations refers to a restriction that a researcher encounters when conducting research. The researcher encounters just a few restrictions in this study, such as a limited time period, limited sample size, etc., while exploring the correlation among employee wellbeing and workforce. The time range available for doing this study is extremely limited, since more time is required to accomplish this research than is



accessible. If additional time is available, a more extensive study with involving respondents from various backgrounds might be conducted. However, the researcher should be given more time to collect data from individuals with various backgrounds. As a result, the researcher will be able to collect data over a longer period of time by including persons who were not considered respondents due to the limited time available for data collection. Furthermore, a sample size of 341 respondents for data collection from banking industry personnel in Pakistan's twin cities is insufficient. The sample size could be increased to 550 respondents or more in order to conduct a comprehensive study with a broader representation of employees working in the banking sector in Pakistan's twin cities. Finally, most scholars and researchers have conducted cross-sectional studies on this literature issue and have forgotten to conduct longitudinal study, which is another restriction

### **5.7 Future Research implications:**

This study would be useful to Pakistani financial institutions and stakeholders, as it will help them better understand the role of employee wellbeing impact on workforce productivity. Furthermore, this research will be extremely useful for PhD students and human resource management students in understanding the relationship between employee wellbeing and workforce productivity with other variables which will keep coming up with the passage of time. Additionally, research students or researchers will be able to use this study as a starting point for additional investigation into the influence of employee wellbeing and workforce productivity in a long time span with increased sample size on different cities of Pakistan including other countries also. Also the researcher or could do longitudinal studies instead of cross sectional studies.

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## APPENDIX

# Research Questionnaire

Dear Sir/Madam,

AsslaamoAlikum. I am a student of Bahria University, Islamabad. I am collecting information for my research thesis, for which I have designed a questionnaire and sharing it with you to gather information. This questionnaire has been designed for the sole purpose of collecting data regarding 'Impact of employee wellbeing on workforce productivity in Banking Sector of Pakistan'. The data collected will be treated with very high degree confidentiality and it is meant for academic purpose only. You are kindly asked to fill out this questionnaire by circling appropriate answers.

### Section A: General Information

#### Q1 Age:

- 25-30
- 30-35
- 35-40
- 40-45

#### Q2 Gender:

- Male
- Female

#### Q3 Experience:

- 0-4 years
- 5-9 years
- 10-14 years
- Above 14 years

#### Q4 Qualification:

- BS
- MBA/MS
- MPhil

## Section B: Employee Wellbeing

Keeping in view your experience, answer the following questions:

<b>Employee Wellbeing</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
1 Comfortable office environment helps me in my daily working at bank	1	2	3	4	5
2 My bank always encourages employee involvement	1	2	3	4	5
3 Wellness program are not beneficial for employees and bank as well	1	2	3	4	5
4 My organization focus on work-life balance policies	1	2	3	4	5
5 My organization take positive action on health and wellbeing	1	2	3	4	5
6 I know where to get support if my mental wellbeing affected	1	2	3	4	5
7 I have an acceptable workload at my bank	1	2	3	4	5

<b>Workforce Productivity</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
1 When employees are stressed, and less efficient, they take more time to accomplish any task	1	2	3	4	5
2 I do not feel a strong sense of "belonging' 'to my bank due to hectic work life balance	1	2	3	4	5
3 The organization I work for motivates me to give my best job performance	1	2	3	4	5
4 The people in my team, work together to find ways to find the ways to improve service we provide	1	2	3	4	5
5 Productivity of employees being improved by giving recognition to them	1	2	3	4	5
6 Do you feel hectic with long working hours and bore routines of banking system? Is it affect you productivity?	1	2	3	4	5
7 I would be very happy to spend the rest of my career with this bank	1	2	3	4	5

**Thank You!**