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Impact of Employee Welfare Facilities on Employees' Efficiency in Nepalese Commercial Banks

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Abstract

This study examines the impact of employee welfare facilities on employees' efficiency in Nepalese commercial banks. Employee efficiency is the dependent variable. The selected independent variables are work life balance, health and wellness programs, training and development opportunities, financial benefits, and career development opportunities. The primary source of data is used to assess the opinions of respondents regarding work life balance, health and wellness programs, training and development opportunities, financial benefits, and career development opportunities. The study is based on 131 respondents. To achieve the purpose of the study, structured questionnaire is prepared. The correlation and multiple regression models are estimated to test the significance and importance of impact of employee welfare facilities on employees' efficiency in Nepalese commercial banks.

The study showed a positive impact of work life balance on employees' efficiency. It indicates that better work life balance leads to increase in employee efficiency. Similarly, health and wellness programs is positively correlated to employees' efficiency. It indicates that health and wellness leads to increase in employee efficiency. Likewise, training and development opportunities is positively correlated to employees' efficiency. It indicates that training and development opportunities lead to increase in employee efficiency. Further, financial benefits are positively correlated to employees' efficiency. It indicates that higher the financial benefits, higher would be the employees' efficiency. In addition, career development opportunities are positively correlated to employees' efficiency. It indicates that career development opportunities lead to increase in employee efficiency.

Keywords: employee efficiency, work life balance, health and wellness programs, training and development opportunities, financial benefits, career development opportunities

1. Introduction

Employee efficiency refers to the level of productivity and effectiveness exhibited by an individual employee in performing their assigned tasks and responsibilities within an organization. It is a measure of how well an employee utilizes their time, skills, and resources to achieve desired outcomes. Efficiency can be assessed through various indicators, including

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output quantity, quality, timeliness, and resource utilization. A highly efficient employee consistently meets or exceeds performance targets, produces high-quality work, completes tasks within deadlines, and maximizes the use of available resources to accomplish objectives (Klein *et al.*, 1999). Adewale *et al.* (2019) explored the impact of employee welfare facilities on job satisfaction and productivity in Nigerian commercial banks. The study found that employee welfare facilities have significant and positive impact on job satisfaction and productivity. The study also stated that organizations should provide employee welfare facilities such as medical services, transportation, and training and development programs to improve the well-being of employees and enhance their productivity. Further, Nwachukwu *et al.* (2019) investigated the employee empowerment and job performance in the banking sector in Nigerian commercial banks. The study found that employee welfare facilities such as health care, transportation, and education and training programs have significant positive impact on employee motivation and productivity.

Bin and Shmailan (2015) found that the advantages of having satisfied and high performing employees have power of employee engagement to be competitive and profitable. Likewise, Aktar *et al.* (2012) examined the relationship between rewards and employee performance as well as to identify the relationship between extrinsic and intrinsic rewards. The study found that there is a statistically significant relationship between reward system and employee work performance. Keitany (2014) examined the perceived relationship between employee welfare programs and employee performance. The study found that provision of employee welfare programs has a positive impact on employee performance. Similarly, Nyakwara *et al.* (2014) assessed the effects of employee welfare facilities and working conditions influenced the industrial unrest intervention strategies on organizational performance in Mumias Sugar Company. The study concluded that industrial unrest intervention strategies employed at MSC did not only address the issue of unrest but also enhanced performance of the organization.

Yoopetch *et al.* (2021) investigated the relationships among factors at the employee level, including employee learning and knowledge. The results indicated that employee learning, employee knowledge, and employee satisfaction are influential factors for employee performance. In addition, Abdullah *et al.* (2021) investigated the effects of internal service quality (ISQ) on nurses' job satisfaction, employee commitment well-being and job performance in the healthcare sector of Pakistan. The study revealed that

ISQ directly effects employees' satisfaction, commitment, well-being of the nursing employees. Similarly, Sastera *et al.* (2018) analyzed the employee benefits programs. The results of the study found that economic employee benefits have negative impact but not significant on employee morale; facilitate employee benefits have positive and significant impact on employee morale; services employee benefits have positive and significant impact on employee morale; and employee morale have positive and significant impact on employee performance. Moreover, Srivastava (2004) assessed the effect of welfare activities/facilities on job satisfaction and attitude of workers towards management amongst the workers of private and public sectors. The study indicated that welfare activities/facilities affect the workers' attitudes towards management and job satisfaction.

Mwangi *et al.* (2016) analyzed the effects of work life balance on employee performance in. The study concluded that work life balance is an important aspect of work and family which should be embraced to improve employee's performance. Similarly, Rizal (2023) examined the influence of salary, education, and work environment on employee performance in employee's community in Jakarta. The study concluded that partially the level of well-being has a significant positive effect on the performance of employees. Likewise, Pratiwi *et al.* (2019) investigated the use of work facilities on the performance of employees in the section of the regional financial management agency secretariat of South Sulawesi Province. The study found that there is a positive and significant influence on the use of work facilities on the performance of employees in the section of the regional financial management agency of South Sulawesi Province. Further, Owusu-Acheaw (2007) examined the staff development policies. The study revealed that if the organizations have staff development policies and training programs for staff, the employees' capabilities and efficiency is increased. Moreover, Mohanapriya *et al.* (2019) found that there is a significant association between employee welfare measure and self-efficacy of employees.

Sisodiya *et al.* (2022) revealed that employee welfare schemes have significant impact on employee productivity and effectiveness of educational institutes in Gwalior region. Likewise, Jain (2016) determined the status of employee welfare and benefit practices adopted by Indian Oil Corporation Ltd. (Lubes Plant, Navi Mumbai). The study revealed that all the employees are satisfied with existing welfare facilities; allowances, medical facilities, quality of work life, safety and security. Moreover, Mark *et al.* (2018) examined the effect of career development programs on employee performance. The study

revealed that there is a positive relationship between career development programs and employee performance.

In the context of Nepal, Chauhan *et al.* (2019) analyzed the level of employee's career among job holders of commercial banks along with the contemplation of gender, age and different factors. The study concluded that giving rights to the employees and support from the higher-level management to the lower level is also the main task for career development programs to enhance their productivity. Likewise, Shrestha (2019) investigated the factors, dimensions and policy implications to foster quality of work life (QWL) situation in organizations, especially in the Nepalese corporate sector. The study found that quality of work life (QWL) promotes adequate and fair compensation, safe and healthy working condition, opportunity to use and develop human capabilities, opportunity to growth and security, social integration, constitutionalism, social relevance of work life; work and total life span of the people. Likewise, Musau (2016) examined the relationship between corporate wellness programs, employee efficiency and job performance among the middle level executives of Standard Group Limited. The study concluded that corporate wellness programs increase employees' efficiency.

The above discussion shows that empirical evidences vary greatly across the studies on the impact of employee welfare facilities on employees' efficiency in commercial banks. Though there are above mentioned empirical evidences in the context of other countries and in Nepal, no such findings using more recent data exist in the context of Nepal. Therefore, in order to support one view or the other, this study has been conducted.

The major objective of the study is to examine the impact of employee welfare facilities on employees' efficiency in Nepalese commercial banks. Specifically, it examines the relationship of work life balance, health and wellness programs, training and development opportunities, financial benefits, and career development opportunities with employee efficiency in Nepalese commercial banks.

The remainder of this study is organized as follows: section two describes the sample, data, and methodology. Section three presents the empirical results and final section draws the conclusion.

2. Methodological aspects

The study is based on the primary data which were collected from 131

respondents through questionnaire. The study employed convenience sampling method. The respondents' views were collected on work life balance, health and wellness programs, training and development opportunities, financial benefits, career development opportunities and employees' efficiency. This study is based on descriptive as well as causal comparative research designs.

The model

The model used in this study assumes that employees' efficiency depends upon employee welfare facilities. The dependent variable selected for the study is employees' efficiency. Similarly, the selected independent variables are work life balance, health and wellness programs, training and development opportunities, financial benefits, and career development opportunities. Therefore, the model takes the following form:

Employee efficiency = f (WLB, HWP, TDO, FB, CDO)

More specifically,

$$EE = \beta_0 + \beta_1 \text{WLB} + \beta_2 \text{HWP} + \beta_3 \text{TDO} + \beta_4 \text{FB} + \beta_5 \text{CDO} + e$$

Where,

EE= Employee efficiency

WLB = Work life balance

HWP = Health and wellness programs

TDO = Training and development opportunities

FB = Financial benefits

CDO = Career development opportunities

Employee efficiency was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 5 for strongly agree and 1 for strongly disagree. There are 5 items and sample items include "The organization promotes a culture of continuous improvement and innovation", "I have access to the necessary technology and tools to perform my job efficiently" and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.845$).

Work life balance was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 5 for strongly agree and 1 for strongly disagree. There are 5 items and sample items include "I feel that I have a good work-life balance", "The organization supports and

encourages a healthy work-life balance for its employees” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.798$).

Health and wellness programs were measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 5 for strongly agree and 1 for strongly disagree. There are 5 items and sample items include “The organization provides comprehensive health and wellness programs”, “I am aware of the health and wellness programs offered by the organization” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.878$).

Training and development opportunities was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 5 for strongly agree and 1 for strongly disagree. There are 5 items and sample items include “The organization provides adequate training and development opportunities for employees”, “The training and development programs offered by the organization are relevant to my job responsibilities” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.894$).

Financial benefits were measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 5 for strongly agree and 1 for strongly disagree. There are 5 items and sample items include “The organization provides competitive salaries compared to industry standards”, “I am satisfied with the level of my current salary” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.886$).

Career development opportunities was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 5 for strongly agree and 1 for strongly disagree. There are 5 items and sample items include “The organization provides clear career paths and advancement opportunities”, “I am aware of the career development opportunities offered by the organization” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.879$).

The following section describes the independent variables used in this study along with the hypothesis formulation.

Work life balance

Work-life balance refers to an individual’s ability to effectively allocate time and energy between their work-related responsibilities and personal

life domains, such as family, health, leisure, and personal development, in a manner that promotes overall well-being and satisfaction (Powell *et al.*, 2006). Obiageli *et al.* (2015) examined work life balance and employee performance in selected commercial banks in Lagos state. The study revealed that leave policy motivate employee ability to deliver services efficiently and effectively. Similarly, Mendis *et al.* (2017) examined the impact of work life balance on the employee performance. The study found that the better work life balance of the employees leads to increase employee performance and employee job satisfaction. Likewise, Bataineh (2019) investigated the relation of work-life balance, happiness, and employee performance. The results found that work-life balance and happiness positively and significantly affect employee performance. Further, Abdirahman (2018) concluded that for effective employee performance to be enhanced, the level of motivation needs to be improved. Based on it, this study develops the following hypothesis:

H₁: There is a positive relationship between work life balance and employee's efficiency.

Health and wellness programs

A health and wellness program is an organizational initiative that offers a variety of activities, policies, and interventions designed to promote and support the physical, mental, and emotional well-being of employees (Chapman *et al.*, 2008). Tzenios (2019) examined the relationship between health literacy and employee productivity. The results of the study revealed that the work environment, technology, employee training, and work-life balance have positive and significant impact on employee productivity. Similarly, Gubler *et al.* (2018) investigated the impact of a corporate wellness program on worker productivity. The result of the study revealed that there is a positive relationship between corporate wellness program and worker productivity. Likewise, Mills *et al.* (2007) examined the impact of a multicomponent workplace health promotion program on employee health risks and work productivity. The result showed that there is a positive relationship between workplace health promotion program and work productivity. Moreover, Wang *et al.* (2018) examined the influence of employee fitness programs on organizational sustainability performance. The study concluded that perceived organizational support toward employee fitness has a positive and significant effect on organizational sustainability performance. Based on it, this study develops the following hypothesis:

H₂: There is a positive relationship between health and wellness program and

employees' efficiency.

Training and development opportunities

Training and development opportunities encompass a range of activities and programs designed to enhance the knowledge, skills, and capabilities of employees. Sal *et al.* (2016) investigated the relationship between training and development and employee's performance. The study concluded that training and development are positively correlated and claimed statistically significant relationship with employee performance. Similarly, Karim (2019) examined the impact of training and development programs on employee performance. The study revealed that training and development program have significant and positive impact on employee performance. Likewise, Ampomah (2016) analyzed the effect of training and development on employee performance in a private tertiary institution in Ghana. The study showed that employees are motivated through training and development that results into higher performance. Further, Anyanwu *et al.* (2016) investigated the impact of training and employee development on organization and worker's performance. The study showed that training and development opportunities have positive relation with workers performance. In addition, Amadi (2014) examined the effect of training and development on employee performance. The study found that there is a positive relationship between training and development and employee performance. Based on it, this study develops the following hypothesis:

H₃: There is a positive relationship between training and development opportunities and employees' efficiency.

Financial benefits

Financial benefit refers to the advantage or gain an individual or organization derives from making a financial decision or engaging in a financial activity. Kadir *et al.* (2019) investigated the effect of compensation and benefits towards employee performance. The study found that there is a positive correlation between compensation and employee performance. Similarly, Edirisooriya (2014) examined the impact of employee rewards on employee performance in a public sector organization in Sri Lanka. The study revealed that there is a positive relationship between extrinsic reward, intrinsic reward and employee performance. Likewise, Kang *et al.* (2016) analyzed the effects of employee benefits on employee productivity. The study showed that employee benefits have positive impact on employee productivity. Moreover, Ibrar *et al.* (2015) found a positive relationship between rewards (extrinsic and

intrinsic) and employee's job performance. Based on it, this study develops the following hypothesis:

H₄: There is a positive relationship between financial benefits and employees' efficiency.

Career development opportunities

Career development opportunities refer to a range of activities, programs, and resources offered by organizations to support the growth, advancement, and professional development of employees. Firman (2021) examined the effect of career development toward employee performance. The results of the study indicated that career development has a positive and significant effect on employee performance. Similarly, Nuriman (2021) analyzed the influence of competence and career development on work motivation and employee efficiency. The study found that career development has a significant effect on work motivation and employee efficiency. Likewise, Lestari *et al.* (2020) determined the influence of career development on the spirit of work and employee efficiency at MTs Nurul Huda. The study found that recruitment and career development have significant impact on the spirit of work and employee efficiency. Further, Dialoke *et al.* (2017) investigated the effects of career growth on employees' performance. The study concluded that there is a positive and significant correlation between career development and the performance. Moreover, Mardiyah *et al.* (2019) revealed that competency, training education, and career development have significant and positive influence on employee performance. Based on it, this study develops the following hypothesis:

H₅: There is a positive relationship between career development opportunities and employees' efficiency.

3. Results and discussion

Correlation analysis

On analysis of data, correlation analysis has been undertaken first and for this purpose, Kendall's Tau correlation coefficients along with mean and standard deviation has been computed and the results are presented in Table 1.

Table 1

Kendall's Tau correlation coefficients matrix

This table presents Kendall's Tau coefficients between dependent variable and independent

variables. The correlation coefficients are based on 123 observations. The dependent variable is EE (Employee efficiency). The independent variables are WLB (Work life balance), HWP (Health and wellness programs), TDO (Training and development opportunities), FB (Financial benefits), and CDO (Career development opportunities).

Variable	Mean	S. D.	EE	WLB	HWP	TDO	FB	CDO
EE	4.007	0.858	1					
WLB	3.090	0.876	0.146*	1				
HWP	3.146	1.049	0.205**	0.658**	1			
TDO	3.134	1.128	0.209**	0.623**	0.741**	1		
FB	2.996	1.085	0.130*	0.588**	0.705**	0.690**	1	
CDO	3.275	0.847	0.282**	0.708**	0.816**	0.818**	0.754**	1

Notes: The asterisk signs (**) and (*) indicate that the result are significant at one percent and five percent levels respectively.

Table 1 shows that work life balance is positively correlated to employee efficiency. It indicates that better work life balance leads to increase in employee efficiency. Similarly, health and wellness is positively correlated to employee efficiency. It indicates that health and wellness leads to increase in employee efficiency. Likewise, training and development opportunities are positively correlated to employee efficiency. It indicates that training and development opportunities leads to increase in employee efficiency. Further, financial benefits are also positively correlated to employee efficiency. It indicates that higher the financial benefits, higher would be the employee efficiency. In addition, career development opportunities are positively correlated to employee efficiency. It indicates that career development opportunities lead to increase in employee efficiency.

Regression analysis

Regression analysis is a statistical process for estimating the relationships among variables. The regression results were estimated where work life balance, health and wellness programs, training and development opportunities, financial benefits, and career development opportunities are used as independent variables and dependent variable is employee efficiency.

The regression results of work life balance, health and wellness programs, training and development opportunities, financial benefits, and career development opportunities on employees' efficiency is shown in Table 2.

Table 2

Estimated regression results of work life balance, health and wellness

programs, training and development opportunities, financial benefits, and career development opportunities on employees' efficiency

The results are based on 123 observations using linear regression model. The model is $EE = \beta_0 + \beta_1 WLB + \beta_2 HWP + \beta_3 TDO + \beta_4 FBL + \beta_5 CDO + \varepsilon$ where the dependent variable is EE (Employee efficiency). The independent variables are WLB (Work life balance), HWP (Health and wellness programs), TDO (Training and development opportunities), FB (Financial benefits), and CDO (Career development opportunities).

Model	Intercept	Regression coefficients of					Adj. R_bar ²	SEE	F-value
		WLB	HWP	TDO	FB	CDO			
1	3.190 (11.956) **	0.264 (3.183) **					0.066	0.830	10.129
2	3.134 (13.946) **		0.278 (4.099) **				0.108	0.810	16.802
3	3.240 (15.341) **			0.245 (3.861) **			0.097	0.816	14.930
4	3.516 (16.190) **				0.164 (2.404) *		0.035	0.843	5.779
5	2.411 (9.115) **					0.488 (6.236) **	0.226	0.755	38.888
6	3.186 (12.183) **	0.061 (0.397)	0.321 (2.511) *				0.103	0.813	8.425
7	3.191 (12.156) **	0.072 (0.463)	0.259 (1.408)	0.072 (0.472)			0.097	0.816	5.657
8	3.200 (12.448) **	0.032 (0.209)	0.446 (0.545)	0.188 (0.247)	0.363 (0.458)		0.134	0.798	6.045
9	3.202 (12.430) **	0.010 (0.061)	0.0460 (2.348) *	0.236 (1.379)	0.318 (2.027) *	0.126 (0.679)	0.131	0.800	4.907

Notes:

- Figures in parenthesis are t-values.
- The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent level respectively.
- Employee efficiency is dependent variable.

Table 2 reveals that the beta coefficients for work life balance are positive with employee efficiency. It indicates that work life balance has a positive impact on employee efficiency. This finding is consistent with the findings of Obiageli *et al.* (2015). Similarly, the beta coefficients for health and wellness program are positive with employee efficiency. It indicates that health and wellness programs have positive impact on employee efficiency. This finding is consistent with the findings of Gubler *et al.* (2018). Likewise, the beta coefficients for training and development opportunities are positive with employee efficiency. It indicates that training and development opportunities have positive impact on employee efficiency. This finding is consistent with the findings of Anyanwu *et al.* (2016). Further, the beta coefficients for financial benefits are positive with employee efficiency. It indicates that financial benefits have positive impact on employee efficiency.

This finding is consistent with the findings of Kang *et al.* (2016). In addition, the beta coefficients for career development opportunities are positive with employee efficiency. It indicates that career development opportunities have positive impact on employee efficiency. This finding is similar to the findings of Dialoke *et al.* (2017).

4. Summary and conclusion

Employee efficiency can be assessed and understood through various dimensions that capture different aspects of an employee's performance and productivity. Task completion is a fundamental dimension of employee efficiency, reflecting the ability to accomplish assigned tasks within specified timeframes. The quality of work is a critical dimension of employee efficiency, representing the level of accuracy, precision, and adherence to established standards.

This study attempts to examine the impact of employee welfare facilities on employees' efficiency in Nepalese commercial banks. The study is based on primary data of 131 respondents.

The major conclusion of this study is that work life balance, health and wellness programs, training and development opportunities, financial benefits, and career development opportunities have positive impact on employee performance. The study also concludes that career development opportunities followed by health and wellness program are the most influencing factors that explain the employees' efficiency in Nepalese commercial banks.

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