

Wellness Strategies that May Increase Employee Productivity Under the Prevailing Work Trends: A Case of Bankers in Nairobi County, Kenya

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DOI: <https://dx.doi.org/10.47772/IJRISS.2025.90800007>

Received: 20 July 2025; Accepted: 26 July 2025; Published: 26 August 2025

ABSTRACT

Employee wellness programs (EWPs) have been globally recognized as essential contributors to organizational performance. However, evolving work trends such as hybrid work models, digital overload, and heightened stress levels demand a reevaluation of wellness strategies specifically for the banking sector in Nairobi County, Kenya. This study addresses a research gap by assessing additional wellness strategies that could enhance work productivity among bankers in Nairobi County under the current work trends. While existing programs focus mainly on physical and financial wellness, the role of emotional, social, and digital wellness support remains underexplored. The study was conducted in Nairobi County, a major financial and banking hub in East Africa and hosting numerous local and international financial institutions. A qualitative research design was applied, ten (10) management-level Human Resource and Wellness Managers from Tier 1 and Tier 2 banks were purposively selected for in-depth interviews as to their experiences and opinions on wellness programs for bankers. Data was collected using an in-depth interview and analyzed thematically. Findings revealed that while standard wellness programs exist, additional strategies are required to address the job demands associated with emerging work trends such as flexible work scheduling, inclusive cultures, incentivizing wellness mental health days, mental health awareness and elimination of stigma. Participants emphasized that adapting wellness programs to current work realities is crucial for sustaining work productivity. Furthermore, banks should expand their wellness programs to incorporate holistic, flexible mental health-centered and technology-conscious strategies to align with evolving work demands conscious of the emerging global trends.

Background

The recent emerging trends in the business environment, impact of Covid 19 and advancement of digital systems has significantly impacted the ways of work, with most employers adopting a hybrid working model. This has further complicated job demands due to increased pressure and by extension employee mental wellbeing. Work productivity has further become increasingly complex with most employers struggling to keep employees engaged for high performance. This study addresses the gap by exploring additional employee wellness strategies that could ultimately increase work productivity amongst bankers in Nairobi County under the prevailing work trends.

Method

A Qualitative approach using a structured interview guide was used to gather Qualitative data. A total of 10 participants from four (4) -Tier 1 & Tier 2 banks in Nairobi County were purposively selected to provide the Qualitative data.

Results: The study revealed significant gaps in the availability and effectiveness of mental wellness programs within the banking sector in Nairobi County. The findings also highlighted the importance of adapting additional holistic wellness strategies that meet the preferences of a younger, tech-savvy workforce, with an emphasis on elimination of stigmatization, awareness, inclusivity and incentivization of wellness programs.

Keywords: Bankers, Employee Wellness Programs (EWPs), Tier, Work productivity, Stigmatization, Engagement, Job Demands, Job Resources, Human Resources (HR) Work trends, Qualitative, Generation Z(Gen-Z).

INTRODUCTION

Employee wellness programs (EWPs) are increasingly recognized as essential in enhancing workforce productivity and organizational performance globally. Employees in the financial services industry, particularly the banking sector encounter unique stressors such as tight deadlines, customer service pressures and regulatory demands. Globally, according to the World Health Organization (2024), mental wellness issues like depression and anxiety are costing businesses up to a tune of \$1 trillion per year due to loss in productivity. This underscores the need for holistic wellness initiatives that address both physical and mental well-being to sustain high performance in the banking sector.

Globally, research has linked employee well-being to job performance. Johari et al. (2019) in Malaysia found that employee well-being significantly mediates the relationship between job feedback and job performance, emphasizing the role of structural job characteristics. In India, Srivastava and Purohit (2021) identified informal and grapevine communication as a tool that fosters emotional expression and employee engagement, contributing to retention and productivity. In Tanzania, Msuya and Kumar (2022) demonstrated that supervisory support for work-life balance and work autonomy directly enhance job performance amongst bank employees. These studies affirm that beyond basic wellness measures, elements such as communication, autonomy, feedback, and emotional support are integral to promoting employee productivity.

In Kenya, particularly Nairobi County, banks have introduced EWPs focusing primarily on medical insurance and financial counseling. Kariuki and Wanyonyi (2023) found that social connections, occupational health and safety significantly affect employee performance in Nairobi's banking sector. Similarly, Ngeno (2020) recommended expanding wellness strategies to include employee counseling, recreational facilities, and policy-level support. However, the recent workplace trends; remote working, increased technology dependence, and rising mental health concerns demand a broader and more adaptive approach to employee wellness. Mwirigi (2024) noted persistent gaps in addressing digital wellness, mental health, and social support within EWPs in Kenya's banking industry.

Despite existing wellness programs, bankers in Nairobi County continue to report rising cases of burnout, absenteeism, and job dissatisfaction. This suggests that current strategies may not fully meet the evolving needs of employees. Furthermore, there is limited research focusing on employees' perceptions and preferences regarding these wellness interventions in the context of contemporary work trends.

Therefore, this study aims to assess additional wellness strategies that could mitigate against emerging job strains and further increase work productivity among bankers in Nairobi County under the current work trends.

Specifically, it seeks to identify employee-driven insights into wellness needs beyond traditional programs, addressing gaps related to digital wellness, mental health, work-life balance, and social support. The findings will inform the bank leadership, human resource departments, policymakers and regulators on adaptive wellness interventions aligned with Nairobi's changing workplace dynamics.

METHODS

Qualitative Approach

The study was conducted in Nairobi County, Kenya which is the commercial and financial hub, hosting the headquarters of major banking institutions. Supervisory and management-level bankers working in Tier 1 and Tier 2 banks within Nairobi County were selected for the study. A qualitative exploratory design was applied to capture in-depth perspectives and lived experiences of bankers with respect to wellness programs and work productivity. Purposive sampling was used to select ten (10) participants with at least eight years of banking experience and charged with HR and Employee Wellness management roles. The study collected data through

in-depth interviews focusing on three areas: participants' demographic information (including age, gender, religion, marital status, education level, years of work experience, and job level); their experiences with existing employee wellness programs; and suggestions for additional wellness strategies that could enhance work productivity under the current work trends. Thematic content analysis was carried out manually. Transcripts were coded, and recurring themes identified relating to new wellness strategies. Approval was obtained from the Catholic University of Eastern Africa's department of counselling psychology and NACOSTI. Participants provided written informed consent while confidentiality and anonymity were maintained throughout the research process.

Study area and Population: The study was conducted in Nairobi County, a major financial and banking hub in East Africa hosting numerous local and international financial institutions. The banking sector plays a crucial role in the city's economy, making it an ideal location to study the employee wellness programs and strategies that could increase work productivity in this industry under the prevailing work trends. The target population consisted of bankers employed in 4 selected banks in Nairobi County, where the actual number is estimated to be 1,820.

Sampling procedure: The research applied multi-stage cluster sampling methods using different selection designs at each stage. The study applied cluster sampling as its initial sampling technique at the first stage. The Central Bank of Kenya categorized Nairobi County banks into three tiers referred to as Tier 1, Tier 2 and Tier 3 tiers. This categorization was based on a weighted index of all bank net assets, reserves, capital, number of loans, customer deposits, and bank deposit accounts. Tier 1 consisted of 9 banks holding 50% of market share, Tier 2 had 8 banks with 16.29% market share, and Tier 3 comprised 21 banks with 8.58% market share (Bank Supervision Annual Report, 2022). This categorization indicated that Tier 1 and Tier 2 banks held the majority of market share in the banking sector. This study focused on Tier 1 and Tier 2 banks, who had the largest market share, a significant network of employees, and well-established employee wellness strategies. Within each tier, a probability sampling technique was employed to select the banks included in the study. Two (2) banks were randomly selected from Tier 1 and another two (2) banks from Tier 2 clusters. Purposive sampling was used to select ten (10) participants with at least eight years of banking experience, involved in HR and Employee wellness management roles. Bank A and Bank B both Tier 1 banks were each represented by 3 employees respectively, while Bank C and Bank D, both Tier 2 banks had two (2) employees each representing them, all totaling to 10 participants.

Data Collection: The study applied interview guides to collect qualitative data from the target management staff across the 4 banks upon seeking their informed consent. The interview guide served to capture the key informants' opinions in relation to the study, providing valuable feedback into their experiences with deeper insights into the variables under study and without necessarily restricting their thoughts. All target respondents participated in the study.

Data analysis: Qualitative data were analyzed thematically to determine key patterns, insights into the bankers' wellness experiences and preferences for the Employee wellness programs. Patterns and common themes from the qualitative data were then integrated into conclusive findings.

Ethical considerations: This study adhered to ethical standards required at every stage to protect the participants before and during the engagement, ensuring that necessary approvals were sought to carry out the study. The study first sought approval from the Catholic University, Department of Counseling Psychology, to proceed to the field for data collection. This was followed by an approval for research authorization from the National Commission for Science, Technology, and Innovation (NACOSTI). The study further obtained authorization from the office of the Nairobi County Director of Education and the County Commissioner. The study ensured clarity of the process by explaining to participants on the objective and assured them that the responses would be anonymous and purely for academic purposes. Informed consent was sought from participants, giving space for voluntary participation and agreement to providing data while aware of the study's purpose, procedures, and any potential risks. The study upheld the principles of privacy and confidentiality, instructing participants not to write their names or workplace details on the questionnaires and further ensured the safe storage of collected information. The study further mitigated against intruding into participants' privacy by; not contacting them without prior notice and refraining from asking distressing or

offensive questions. No subjects were observed without their knowledge, which enhanced trust and confidence in study. Acknowledgment of all secondary sources and inclusion in the reference list as per the set academic research guidelines further safeguarded against plagiarism. The study ensured anonymity throughout to reporting stage by assigning unique codes that were not traceable to the respective respondents by any standards. Questionnaires were securely kept through password protection during and after analysis.

RESULTS

Sample Characteristics of respondents

The study scoped key demographic characteristics of the participants, such as; gender, age, religious affiliation, education level, marital status, years of experience in the workplace, and their current job position or level within the organization. Understanding such characteristics is crucial in determining how they impact the employees' interaction with available Employee Wellness Programs as well as their perceptions. For example, an employee's gender or age might influence their health concerns or preferences for certain wellness activities. The characteristics are represented in Table 1.

Table 1Demographic Information of Participants for the Interview and Interview Dates

Code	Gender	Age	Religion	Marital status	Education	Years of work	Job level	Interview Date
JW1	M	37	Christian	Married	Tertiary	8	Supervisory	13/12/2024
JW2	M	40	Christian	Married	Tertiary	10	Supervisory	17/12/2024
JW3	F	42	Christian	Single	Tertiary	11	Supervisory	18/12/2024
JW4	M	43	Christian	Married	Tertiary	14	Management	18/12/2024
JW5	F	44	Christian	Married	Tertiary	15	Management	14/01/2025
JW6	F	45	Christian	Single	Tertiary	16	Management	14/01/2025
JW7	M	46	Christian	Married	Tertiary	18	Management	23/01/2025
JW8	M	46	Christian	Married	Tertiary	20	Management	24/01/2025
JW9	F	47	Christian	Married	Tertiary	25	Management	28/01/2025
JW10	M	50	Christian	Married	Tertiary	27	Management	28/01/2025

Participants were predominantly Christian, aged 37-50 years and all possessed tertiary education. They all held management positions with work experience ranging from 8 to 27 years in tenure. The Gender distribution stood at 60% for male and 40% for female participants. Majority of them, 80 % were married while the rest of 20% held single marital status.

DISCUSSIONS

This section explores key strategies highlighted by participants on implementation of additional employee wellness strategies that could increase work productivity for bankers in Nairobi County under the prevailing work trends. The study revealed three key thematic issues; inclusive cultures, stigmatization, incentivizing wellness.

Inclusive Cultures: Creating work cultures that emphasize inclusion, care, and flexibility emerged as key strategies for addressing emerging trends and generational complexities in the workplace. One participant highlighted:

“More than half of employees are below 35 years; They do not prefer spaces where they cannot express their emotions and feelings freely with fellow team mates” (JW5, Personal Communication, January 14, 2025).

This points to a complete paradigm shift on leaders of banking institutions and organizations who are more accustomed to traditional management styles. The emergence of young crop of employees coupled with global technological advancements has brought a complete set of new dynamics to job demands and employee expectations. While traditional leadership styles were more inclined to a top-down approach in employee management, the current trends indicate a demand for more transformational and flexible approaches. More of mentorship, coaching and consultative approaches could drive higher employee performance in the work place as compared to autocratic approaches that only serve to ensure control for managers.

More flexibility in ways of work, empathy, diversity and inclusion are some of the elements of leadership that leaders may need to demonstrate to support better employee well-being under the emerging trends. The need for a human and empathetic leadership was well highlighted. A participant commented;

“Sometimes the managers tend to approach employees as mere ‘statistics’/role holders and fail to put a human face in their style of management, making them unapproachable to employees” (JW2, Personal Communication, December 17, 2024).

Similar sentiments were made by another participant;

“Employees come to the office with a lot of emotional baggage resulting from their own personal life issues and would like to confide in someone, to talk about what they are going through since it affects their work performance. (JW1, Personal Communication, December 13, 2024).

Another participant commented;

“Gen- Z employees are more prone to frustration, anxiety, and stress, they don’t do well in environments that are rigid and where leaders fail to listen to their views” (JW6, Personal Communication, January 14, 2025).

This is supported by Cameron and Spreitzer (2012), who argue that inclusive, caring work cultures foster employee engagement and reduce stress. A rigid or toxic work culture, particularly in environments with a high proportion of younger employees, can exacerbate frustration, anxiety, and burnout. However, some studies suggest that inclusive cultures must strike a balance with organizational boundaries and expectations to maintain productivity and cohesion (Robinson & Judge, 2017).

Adapting wellness programs to reflect emerging work trends like digital systems and generational preferences is increasingly important for maintaining a healthy workforce, as each presents diff. One participant noted:

“The Gen-Z group of employees prefer to access most learning through their mobile gadgets since it provides more flexibility on access without restriction to a particular time or place” (JW8, Personal Communication, January 24, 2025).

This supports research by Wandhe, (2024), who found that younger generations, particularly Gen-Z, are more likely to engage with wellness content when it is delivered through digital platforms, as these align with their tech-savvy lifestyles. The older generation may largely have preference for traditional modes of engagement and are relatively less adaptable to new technologies while still exhibiting high levels of resilience and dedication to their work. Furthermore, organizations must adapt to generational differences by offering flexible wellness initiatives such as fitness clubs or wellness sessions during work hours (Wilson, 2021). However, Grawitch et al. (2006) goes on to suggest that physical wellness programs and personal interactions remain crucial for fostering connection and community within the workplace.

Incentivizing Wellness Programs: The importance of incentivizing wellness programs was also raised as an important approach in alleviating the mental health issues being experienced in the workplace. Employees generally tend to embrace initiatives where they are rewarded and instead reciprocate with discretionary efforts in return as suggested by the Social Exchange Theory. One participant shared:

“Employers should have wellness scorecards with clear wellness goals, then measure the progress of individual employees, such as weight loss, walks, exercises for recognition and reward” (JW10, Personal Communication, January 28, 2025).

This aligns with Grawitch et al. (2009), who found that incentivizing wellness initiatives can motivate employees to engage more actively in wellness programs. Incentive-based wellness programs have been linked to improved participation and engagement, leading to better employee well-being and productivity. However, Winkler-Schor & Brauer (2024) cautions that while incentives may yield short-term results, they may not lead to long-term behavior change unless accompanied by ongoing organizational commitment to wellness. Another participant noted;

“We should position champions to drive the wellness activities in the branches and ensure the wellness goals are tracked, reported, and also celebrated” (JW7, Personal Communication, January 23, 2025).

Awareness and Stigmatization: Raising awareness and the elimination of stigmatization around mental health were emphasized as essential for fostering a supportive workplace. As evidenced in the findings, is that the prevalence of wellness programs did not fully eliminate mental health issues. This may be due to a low uptake by the employees who particularly do not feel comfortable to ask for help when going through challenges. As suggested in the Social Exchange theory, employees may only appreciate a benefit if they trust and perceive that the employer is genuine and means well for them. As one participant shared;

“Employees have severally cited fear: ‘I do not want my boss to know that I’m going for therapy, can I schedule my appointment after work so I don’t have to explain where I am going during working hours?’” (JW9, Personal Communication, January 28, 2025).

Another participant emphasized the need to reduce stigma;

“Employees need to be told that it’s ok not to be okay and to seek help whenever they feel overwhelmed with issues of life without fear of stigmatization” (JW4, Personal Communication, December 18, 2024).

This is in line with Goetzel et al. (2018), who found that creating awareness and combating stigma are critical for promoting mental health support within organizations. Corrigan (2004) also underscores the importance of reducing stigmatization to encourage employees to seek help, particularly for mental health issues. However, some scholars such as Wu et al. (2021) argue that awareness programs must be paired with structural changes within organizations to normalize mental health support. This ensures that employees do not face stigma, but instead are encouraged to seek help whenever they face such challenges. One participant commented:

“We see that lately more female employees are opening up about their problems and seeking counseling services. Male employees appear more stressed but will not share their struggles, cases of alcoholism and absenteeism are on the rise for this gender” (JW6, Personal Communication, January 14, 2025).

This response indicates a breakdown in healthier coping mechanisms amongst the male employees as compared to female. This behavior suggests that the male employees who culturally serve as providers in families may possibly be under more pressure from the current socio-economic challenges as noted by another participant. Further the cultural masculine socialization in the African set up, may present as a barrier to seeking help as they risk being perceived as weak. Conformance to such cultural ideals may result to internal conflicts, psychological pressure, resulting to stress, and gender role conflict in an attempt to adhere to rigid expectations (Mogano et al., 2025).

This finding points to a potential gap in the current wellness framework, to addressing gender specific emotional and psychological needs of employees in a stressful world of work coupled with social demands.

The need to sustain employee wellness programs was highlighted, with participants appreciating the impact on employees’ mental health as well as their life outcomes. A participant mentioned;

“Employees tend to become more aware of their reactions and how others affect them, taking more control over their triggers and being proactive in managing their own emotions. Like one confided; “Ooh! had I known this before, I would probably not have landed into some problems in my past life” (JW3, Personal Communication, December 18, 2024).

As noted by Ngeno (2020), wellness initiatives like counseling and recreational facilities positively impact employee satisfaction and may help reduce productivity loss. This perspective reinforces the idea that mental wellness programs can enhance emotional regulation and self-awareness, coupled with more awareness.

These strategies align with the literature and offer actionable insights for organizations aiming to improve employee wellness and performance. As shown by Msuya and Kumar (2022), Kariuki and Wanyonyi (2023), prioritizing wellness initiatives is essential for fostering a productive and engaged workforce. These findings also align with the Social Exchange Theory which posits that employees tend to reciprocate for benefits which they perceive and trust as being intended for their well-being. This means that the above strategies would generate positive employee motivation for as long as they reflect inclusion and empathy, resulting to high work productivity. Further and as proposed in the JDR Model, job demands must be met with appropriate job resources for enhanced motivation. This implies that in the constantly changing global world of work, the job strains need continuous review to ensure appropriate job resources and future - fit wellness programs are put in place for a mentally healthy workforce.

Implications: The study underscored the importance of prioritizing holistic employee wellness by organizations, to mitigate against complex job demands that may hamper work productivity under the current work trends amongst bankers in Nairobi County. More specifically to address the intergenerational and gender complexities, create inclusive cultures that foster psychological safety amongst the young generation and eliminate stigmatization. Further research may focus on investigating the long-term effects of workplace stressors and how employee well-being wellness evolves in the banking sector as the emerging work trends depict a fast-evolving global world of work that impact employees, costing them a great deal of stress and anxiety.

To key players and regulators, the study recommended ownership of the said strategies to avert potential risks on employees’ mental health and work productivity; Government and regulators should develop and implement national policies that promote employee wellness, through compliance, education and prohibiting stigmatization. Further, they may provide incentives or tax breaks to organizations that promote a culture of well-being, to encourage strategic wellness investment on their workforce.

Human resource managers and employers are also guided to implement awareness policies that promote timely uptake of available wellness programs. Further, develop transformational leadership capabilities and inclusive cultures within which the emerging young generation could thrive.

Comparison with existing literature

Comparison with existing literature indicates alignment in terms of the wellness programs influencing positively work productivity with many studies acknowledging the impact of emerging trends on employee job demands as well as their mental health. Recent literature indicates a sense of urgency and the need for employers to seek additional strategies to alleviate the escalating mental health challenges facing employees in the workplace. The need for inclusive cultures as well as flexible work arrangements are well highlighted as key strategies in managing employee wellness in response to the emerging trends. As highlighted in recent literature, when managers recognize early signs of burnout and openly discuss about the mental health challenges, they create an easy environment where employees feel safe to express their struggles openly (Thompson Crisis Centre. (2025). This underscores the need for leaders to be more aware and equally foster an inclusive and empathetic work places for employees to remain engaged.

Limitations and Future Research

The study limitations included; focus on bankers in Nairobi County and also to specific banks. This means that the results may not be generalizable to other regions or even other banks given they may have different characteristics that may otherwise influence the study outcomes. Further research may focus on investigating the long-term effects of workplace stressors and how employee well-being evolves in the banking sector as the emerging work trends depict a fast-evolving global world of work that impact employees, costing them a great deal of stress and anxiety. Moreover, an extension of the research to other regions. As a conclusion, the study underscored the importance of prioritizing holistic employee wellness by organizations, to mitigate against complex job demands that may hamper work productivity under the current work trends amongst bankers in Nairobi County. More specifically is the need to address the emerging trends, eliminate stigma, incentivize wellness and create inclusive cultures that foster psychological safety in the work place.

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