

Employee Welfare and Organizational Performance of Financial Institutions in Uganda: A Case Study of Ecobank Uganda, Kampala

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Abstract: The study examined the contribution of employee welfare and organizational performance of Ugandan financial institutions. A case study of EcoBank Uganda, Kampala and this is because it is well known of its exceptional banking services. The study was adopted the functional theory advanced by Varma(2017) to examine how employee welfare impacts organizational performance. The objective aimed to examine the relationship between; Economic welfare and quality of services, Recreational welfare and customer satisfaction and Facilitative welfare and timely deliveries at EcoBank Uganda, Kampala. An analytical cross sectional survey research design was employed to collect both quantitative and qualitative data from a sample size of 60 respondents based on sloven's formula which included both management and staff. Self-administered questionnaires, interview guide and documentary review checklist were the main data collection instrument. The study findings revealed that organizational performance at EcoBank Uganda is partially explained by employee welfare in respect of economic, recreational and facilitative welfare. Economic welfare improves the quality of services (Beta=0.337), recreational welfare increases customer satisfaction (Beta=0.280) and facilitative welfare attracts timely deliveries (beta=0.854) at EcoBank Uganda, Kampala. In conclusion, it emerged that employee welfare significantly associated with organizational performance at EcoBank Uganda contributing to 54% while other factors contributed the remaining 48% (e.g availability of resources). The study recommends that EcoBank Uganda should review its employee welfare policy and procedure, there should be an extensive search using questionnaire on what best can be done to staff to improve their welfare and bank's performance and last, the bank's performance should be monitored regularly to assess welfare and improve performance. The study also came up with areas for further research which included: employee welfare and organizational performance in government financial institutions, economic welfare policy and quality of services in public sectors and lastly HR policy and employee work-life.

Keywords: Employee Welfare ; Organizational Performance ; Financial Institutions ; Employee ; Welfare; Ecobank ; Uganda

1.0 Introduction

The study was about contribution of employee welfare and organizational performance in financial institutions in Uganda. A case study of Ecobank Uganda, Kampala. According to Aaliyah K. (2019), employee welfare means anything done for the comfort (intellectual or social) and improvement of the employees, over and above the wages paid. Employee welfare entails everything from services, facilities and benefits that are provided or done by an employer for the advantage or comfort of an employee (Martin Luenendonk, 2017), It is undertaken in order to motivate employees and raise the productivity levels. Employee welfare comes in monetary form, but it doesn't always bend that way, other forms of employee welfare include housing, health insurance, stipends, transportation and provision of food. An employer may also cater for employees' welfare by monitoring their working conditions and improves them.

Organizational performance was defined by Luo et al. (2012) in economic and operational terms: The economic performance looks at financial and market outcomes which assess the profits, sales, return on investment for shareholders and other financial matrices and the operational performance on the other hand, focuses on the observable indices like customer satisfaction and loyalty. The firm's social capital and competitive edge derived from capabilities and resources. To Luo (2012), there are possibly several ways to improve organizational performance by enhancing effective employee welfare practices.

Richard (2009) defined organizational performance as the actual output or results of an organization as measured against its intended outputs (or goals and objectives). Organizational performance encompasses three specific areas of firm outcomes: (a) financial performance (profits, return on assets, return on investment, etc.); (b) product market performance (sales, market share, etc.); and (c) shareholder return (total shareholder return, economic value added, etc).

Historically, the concept of employee welfare continuous to play a leading role in the area of human resource management, individuals and organizational performance. As suggested by Parsons (1960), the concept of employee welfare was first put forward by The Printers Union, Calcutta (1905) and the Bombay Postal Union (1907) which measures were meant to reduce absenteeism, increase efficiency, productivity and performance by introducing welfare services like mutual insurance schemes, night schools, educational stipends, funeral allowances, etc. However, today, employee welfare programs has taken a broader scope and they include almost all aspects of workers welfare and development in the industrial establishment (Manzini and Gwandure, 2011).

Globally, in a resolution in 1947, the ILO (International Labour Organisation) defined employee welfare as "such services, facilities and amenities as adequate canteens, rest and recreation facilities, arrangements for travel to and from work, accommodation of workers employed at a distance from their native places and such other amenities and facilities to improve the working and living conditions. As defined by the Encyclopedia of Social Sciences Vol. XV (1935) employee welfare is basically "voluntary efforts of the employers, to establish within the existing industrial system, working and sometimes living and cultural conditions for the employees, beyond what is required by law, the customs of the industry and the conditions of the market".

Regionally, the concept of employee welfare was promoted by Mishra and Manju (2007) in their study about employee welfare, they argued that employee welfare can be a comprehensive term which talks about the various benefits, services and facilities offered by the management to workers with aim of enriching the working and social life of workers and to satisfy their needs in order to enhance productivity and performance.

According to the Employment Act of Uganda (2006), employee means any person who has entered into a contract of service or an apprenticeship contract, including, without limitation, any person who is employed by or for the Government of Uganda Public Service, a local authority or a parastatal organization but excludes a member of the Uganda People's Defense Force. In Uganda, the notion of employee welfare has been extended by scholars such as Mwesije Geoffrey (2015), in his study defined employee welfare as the benefits that an employee must receive from their company, like allowances, housing, transportation, medical, insurance, food and even conducive infrastructure. He is of the opinion that if your employees are treated as internal customer we can benefit from the cause and effect relation between employee satisfaction and loyalty to improve the performance of an organization as whole.

Employee welfare in Uganda include good work environment, paid annual leave, study leave, medical services and sick leave with pay, provision of housing, pension arrangements, subsidized meals, provision of transport facilities and loans, salary advance and terminal benefits(Terminal benefits are final entitlements of an employee upon termination of an employment contract). Employee benefits in any organization should have guidelines which are based on the implementation and management of the benefits. The government of Uganda is planning to include maternity and unemployment benefits, health insurance, funeral grants, and school fees for the children of workers. (GlobalData, Oct. 2020).

The study was supported by the Functional theory which was advanced and revised by AkshayaVarma (2017). The functional theory also known as the efficiency theory of labor welfare, implies that welfare facilities are provided to make the workers more efficient. Welfare work is a means of securing, preserving and increasing the efficiency of labor to improve organizational performance. The theory is fit to guide this study because it provides a clear understanding that employee welfare leads to organizational performance. His assumptions were that a happy and healthy person is a better and more productive worker. The theory explain that in any given situation, the greater the welfare services that are available to the employees, the greater their productivity, they will work hard to attain organizational goals and targets motivated by the welfare services rendered to them (Bodden 2015).

Ecobank Uganda is chosen as a case study because it is one of the oldest, largest and fastest growing financial institutions in Uganda and Africa as a whole, founded in Togo in 1985 and present in 36 countries in West, Central and East Africa and has over 20,231 employees and over 11 million customers. The bank began operations in Uganda on 19 January 2009 as a full-service bank having planted till date 14 branches in various parts of Uganda; Mbarara, Jinja, Mukono and Bugema and its headquarters in Kampala. It has about 200 employees across the country and 84 in the central region. It provides wholesale, retail, investment, and transaction banking services and products to governments, financial institutions, multinationals, international organizations, businesses and individuals.

2.0 Study Literature

2.1 Literature Review

This section presents the views of various scholars who have contributed to the debate of improving employee welfare in organizations. The focus is on examining the role of employee welfare systems on the performance of organizations.

The philosophy of employee welfare activities is based on the theory that success of industrial development depends upon harmonious relations and cooperation between labour and management (employer). The labour has a fund of knowledge and

experience at their jobs, if rightly directed and fully used, it would make a good contribution to the prosperity of the organization, and this can be achieved only through the satisfaction of the labour (chandan raj, 2015). Hence, employee welfare focuses on practices that emphasizes on the improvement of organization's performance.

2.1.1 Economic welfare and Quality of service

According to Gabriel (2016), by the year 1911, the Commonwealth government began to address population and maternity concerns. Attorney-General Hughes from the Fisher Labor Government brought the issues to the forefront of federal politics by promising a maternity bonus as part of the Labor Parties campaign for the next federal election. The bonus was designed to allow women to be able to afford a doctor or midwife to deliver the infant. The recognition of the problem was a positive step forward for welfare for women, and this improved the performance of organizations especially organizations that had female staffs more.

Tandon (2016), economic welfare provide some additional economic security over and above wages or salaries, such as Co-operatives, loans, financial grants, thrift and savings schemes, profit sharing and bonus schemes, gratuity, pension, life assurance, credit facilities, maternity schemes, pension scheme, disability Income Insurance, incentives etc. The employer may advance them the money which is paid back by the employees in the form of monthly installments to be deducted from their salaries.

Kagan (2020), a pension plan is a retirement plan that requires an employer to make contributions to a pool of funds set aside for a worker's future benefit. The pool of funds is invested on the employee's behalf, and the earnings on the investments generate income to the worker upon retirement. In addition to an employer's required contributions, some pension plans have a voluntary investment component. A pension plan may allow a worker to contribute part of his current income from wages into an investment plan to help fund retirement. The employer may also match a portion of the worker's annual contributions, up to a specific percentage. Two main types of pension plans the defined-benefit and the defined-contribution plans. With this scheme, employees tend to focus more on job performance knowing their retirement is taken care of, their increase in the quality of the service they render improves organizational performance.

According to Simmons (2017), economical welfare services are various non-wage compensations provided to employees in addition to their normal wages or salaries. In instances where an employee exchanges (cash) wages for some other of benefit is generally referred to as a 'salary packaging' or 'salary exchange' arrangement. In most countries, most kinds of employee benefits are taxable to at least some degree. Examples of these benefits include; Housing (employee provided or employer-paid), group insurance(health, life etc), disability income protection, retirement benefits, day care, tuition reimbursement, sick leaves, vacation(paid and non-paid), social security, profit sharing, funding of education and other specialized benefits. The purpose of economical employee welfare is to increase the economic security of staff members, and in doing so, improve worker retention across the organization. The term Perqs (also perks) s often used colloquially to refer to those welfare services or benefits of a more discretionary nature. Often, perqs are given to employees whom are doing notably well and/or have seniority. Common perqs are take-home vehicles, hotel stays, free refreshments, leisure activities for lunch. Also, they can be given first chance at job promotions when vacancies exist.

According to Martin (2017) Employee welfare raises the company's expenses but if it is done correctly, it has huge benefits for both employer and employee. Under the principles of employee welfare, if an employee feels that the management is concerned and cares for him/her as a person and not just as another employee, he/she will be more committed to his/her work. Other forms of welfare will aid the employee of financial burdens while welfare activities break the monotony of work.

An employee who feels appreciated will be more fulfilled, satisfied and more productive. This will not only lead to higher productivity but also satisfied customers and hence profitability for the organization. A satisfied employee will also not go looking for other job opportunities and hence an employer will get to keep the best talents and record lower employee turnover. During employment, the offered welfare services will determine whether an employee commits to an organization or not. As such, good employee welfare enables a company to compete favorably with other employers for the recruitment and retention of quality personnel.

2.1.2 Recreational welfare and Customer satisfaction

According to QuickBooks (2020), creating a recreational area at workplace will improve the work culture in the organization. It helps in breaking the ice between the employees and the employee, making the workplace more relaxed and enjoyable for everybody. Managers and supervisors will appear to be more approachable and that will mean employee performance will be bettered and your organization will be a more cohesive unit. It will definitely build a better workplace and have a positive impact on your employees making them play hard and work harder.

According to Shikha (2016) the employees are in need of occasional diversion. Their attitude improves when the routine of everyday living is broken occasionally. The management may provide for indoor games like Table Tennis in the common room for employees. In case of big organizations, management may also arrange for playgrounds for outdoor games and induce the workers to prepare a team to play matches with other similar teams. Co-operation and understanding among the employees will increase which can enhance organizational performance.

Armstrong (2017) has identified stress, anxiety and depression as among the most commonly reported illness. Stress brought about through work intensification and conflicts between home and work is related to the risks of disease and ill-health. For instance, a study on employee suicide in America found out that the employees in the production industry were eight times more likely to commit suicide and three times more likely to commit suicide than to die in job-related accidents. This shows suicide has become

the most dreaded result of employees under stress and other problems associated with the job (Roy, Jack, and Crank, 2007). This reaffirms that the cost of stress is huge if not controlled both to the individual and to the employer. An organization offering counselling service as a recreational welfare service will by many chances enhance organizational performance.

However, this can further lead to suppressed emotions that later develop other stress related disorders such as frustration at work which can lead to substance abuse or domestic violence and an employee can comfort himself in drugs and alcohol or vent their hunger on their family. Such behavioral problems could be reduced through the provision of employee welfare services in an organization (Kibet, 2010).

According to Shore & Shore (2019), employees who are able to experience and receive recognition for their work are also able to have a better perception of their work, their workplace and the people they work for. Thus, there is a need for the employer to really make an effort in showing the employee that his/her wellbeing is of concern to the organization and the management and that the contribution of the employee towards the organization is highly valued. This idea is further reiterated by Buchanan (1974) who adds that the recognition of contributions towards the organization has a positive relationship towards increasing the commitment of the employee towards the organization and its objectives.

However, Employee welfare is a comprehensive term which refers to the various services, benefits and facilities offered by the employer to employees with a purpose of enriching the life of employees and to keep them happy and contented (Mishra and Manju, 2017). The success of recreational welfare activities depend on the approach which has been taken to account in providing such activities to employees and welfare policy should be guided by idealistic morale and human value and such services include the provision of sanitary and the accommodation of workers employed, amenities and industrial social security measures, training and education facilities, HIV and AIDS risk reduction and counseling services (Harika, 2010). Morwabe (2009) argues that work environment should comprise of issues such as the working hours, employment policy, workers' health and welfare, workplace design and the general conduct of workers at the workplace. Employee welfare activities in both developed and developing society have an impact not only on the workforce but also on the facets of human resources (Manju and Mishra, 2007).

However, Kibet (2018) argues that in some organizations, employees are worried of their nature of work and the resulting stress may arise from work and their concerns about security, money, health and relationships with others resulting in decreased productivity. It is against this backdrop that issues affecting the persons entrusted with the responsibility of enforcement of law and order in the country must be addressed through provision of welfare.

2.1.3 Facilitative welfare and timely deliveries

According to Shikha (2016) these are not a form of employers' goodwill or charity to the workers, but are facilitative services to build and maintain the morale of the workers to achieve the objectives of the organization. Though welfare services are merely maintenance factors and somehow motivators, yet they are necessary for the health of the organization since they bear close connection with the productivity of the employees. Examples of facilitative welfare services include Canteen services, rest rooms and lunch room, staff housing facilities, staff transportation facilities, Medical facilities, Educational facilities, Leave travel concessions and many others.

Armstrong (2017) argues that facilitative welfare services like medical services aim to provide help to employees who get absent from work for long periods because of illness related issues. They should aim to speed the return of employee to work. Visits should be made by the managers or specialized full-or part-time sick visitor with the aim of showing employees that their firm and colleagues are concerned about their welfare and also to alleviate any loneliness they may feel. It is argued that sickness brought about by HIV and AIDS can affect an employees' performance. The loss of workers and productive time cannot be separated from other impacts such as loss of morale and increased costs. Health care costs, paid sick leave and funeral costs also add to the financial burden in dealing with HIV/AIDS. The obvious impact of these increased costs is that the budget for the employee will be stretched with less money available for regular training, investment, infrastructure, and equipment (Pearce, 2007). The provision of medical facilities in such cases in any organization could reduce the incidences of illnesses among the employees and there be consistent employees which will improve the performance of the organization as a whole (Manzini and Gwandure, 2011).

Sendawula et al.(2018) noted that facilitative welfare services like transport, training and other resources from the organization would be more likely to feel obliged to repay the organization through greater work engagement in return. Performance is enhanced through such services and therefore leads to their efficiency in a given organization. Therefore, EcoBankkampala, Uganda should ensure transport is provided to her workers. Nassazi (2013) also added that the overall aim of welfare systems is to attract and retain human resources. When they pay, conditions are perceived by the employee as equitable and in relation to their performance improvement. She explained that organizations can use non-financial rewards like transport fee, and other incentive schemes to increase performance.

According to Tandon (2016), employee welfare includes provisions of various facilities and amenities in and around the work-place for the better life of the workers. Employee welfare facilities include rewards, medical, sports, education, culture and other facilities. Some welfare facilities are compulsory as per labor laws. While others are purely voluntary in character.

The modern concept of employee welfare entails all those activities of the employers which are directed towards providing the employees with certain facilities and services in addition to wages or salaries. The logic behind providing welfare facilities is to

create efficient, healthy, loyal and satisfied labor force for the organization. The other equally important purpose is to raise their productivity.

Generally, Stevenson (2018) notes that employee welfare is a significant issue for the design of work systems and that it is important for organizations to develop suitable welfare plans for their employees in order to attract and hold competent employees. However, if they are too high, the increased costs may result in lower profits or force the organization to increase prices which might adversely affect the demand for the organization's services. Most employees' performance in Uganda is inhibited by lack of well-constructed and planned facilities to undertake their roles such as offices, housing, protective clothing, and equipment are rarely used especially when dealing with emergencies and other types of welfare services are in short supply or outdated in terms of the tooling and technological capacity which range from the 1960s and 1970s (Republic of Uganda, 2010).

Organizational Performance

According to Richard et al. (2019) organizational performance encompasses three specific areas of firm outcomes: (a) financial performance (profits, return on assets, return on investment, etc.), (b) product market performance (sales, market share, etc.), and (c) shareholder return (total shareholder return, economic value added, etc.).

Sultana, et al. (2016) defines performances as the achievement of specific tasks measured against predetermined or identified standards of accuracy, completeness, cost and speed. organizational performance can be manifested in improvement in workers condition and benefits. Hebert, John and Lee (2000) noted that organizational performance is the outcome or contribution that employees make to attain job goals which could be reflected in terms of work accomplishments, conditions, work process, results, relevance and success.

Organizational performance has been described by Etzioni (2016); Chandler and Hanks, (2019) in terms of growth and survival of the firm, a firm may consider its performance to be effective if it is able to meet its prescribed goals and continue to improve. The weakness in this approach is that it fails to account for the external and internal environment of the firm.

Lorsch (2017) believed that firms who are able to find the right fit between their environmental demands and internal capabilities and resources are able to perform better. A similar position was adopted before by Lupton, Gribbin and Warmington (1977) who defined good organizational performances to be those which were able to achieve high productivity and employee satisfaction with low turnover rates and costs, with control forming the fundamental link between desired outcomes and actual processes.

According to Kuntz (2016), organizational performance is measured in terms of the efficiency and effectiveness of an employee in achieving organisational targets. In EcoBank Kampala, organisational performance can be evaluated by considering the level of attendance, productivity, timely response of job demands, customer service, resource usage, quality of work and time of reporting and leaving for duty.

Organizational performance has been described by Merriam (2019) as the execution of an action in a given segment. Performance is often viewed in terms of measurable results. Organizational performance assesses whether an organization performs their activities well. Campbell (2009) describes performance as an individual level variable or something a single organisation does. This differentiated it from more encompassing constructs such national performance, which are higher-lever variables. The author further posts that organisational performance is a function of declarative knowledge, procedural knowledge and skill and motivation of employees in the organization.

3.0 Methodology

3.1 Research Design

As defined by Sakai (2002), is the grand plan describing how the study was conducted to collect relevant data answering the research questions and achieve the research objectives. A cross sectional survey research design was used to collect both the qualitative and quantitative data.

It includes the research duration, classification, approach and strategy.

Research Approach

Research approach are the plans and the procedures for research that span the steps from broad assumptions to detailed methods of data collection, analysis, and interpretation Sakai (2002). The study used a descriptive approach to describe the variables under the study.

Research Strategy

A research strategy is an overall plan for conducting a research study Sakai (2002). A research strategy guides a researcher in planning, executing, and monitoring the study. A case study research strategy was used focusing on EcoBank Kampala, Uganda, to collect data from a single organization that served as a representative of other similar financial institutions in Uganda.

Research Duration

The research duration was cross sectional because the study shot took a snap of employee welfare and organizational performance issues at EcoBank kampala, Uganda at a particular point in time.

Research Strategy

The successive mixed method research classification was adopted where quantitative data was collected and analyzed first. The emerging issues of from the quantitative findings guided the specific questions that were put to the HR managers during the collection

of qualitative data in order to gain an in-depth understanding of employee welfare and organizational performance issues at Ecobank Kampala, Uganda.

3.2 Study population

This refers to the group of individuals in the study (Sakai, 2002), here, the participants made up the research population. The total population for the study was made up of the employees of EcoBank Uganda Headquarters, Parliamentarian Avenue, Kampala and its customers. The total population of employees in EcoBank Uganda in the central region is eighty four (84) consisting of the following:

Table 3 1: **Sampling Frame**

Category	Population	Sample size	Sample technique
Director	3	3	Census
Top management	8	5	Purposive
HR	8	5	Purposive
Accounts	8	5	Census
Tellers	10	10	Census
Customer service	9	9	Census
Beneficiaries	12	12	Census
Support Staff	10	10	Census
Security	8	5	Purposive
Drivers	8	5	Purposive
Total	84	69	

Source: Primary Data (2020)

3.3 Sample Size Determination

The size of a sample influences two statistical properties; the precision of our estimates and the power of the study to draw conclusions (WorkCongress, 2008). The sample size is an important feature of any empirical study in which the goal is to make inferences about a population from a sample (Kirkwood, and Hubrecht, 2010). The sample size comprised of 69 respondents and this was determined by the Sloven's formulae for sample size determination as it is shown below;

$$n = N/1 + N(e^2)$$

where,

N is the target population

n is the sample size

e is the level of statistical significance which will be 0.05 for purpose of this study

$$(e^2) = 0.0025$$

For this case,

$$N = 84$$

$$n = 84/1 + 84(0.0025)$$

$$= 84/1.21$$

$$n = 69$$

In addition to the above formulae, Sekaran (2003) contends that, a sample size larger than 30 but less than 500 is appropriate for most studies and this in agreement with the current study sample size. The sample size was 69 and the researcher opted for this sample size because it enabled him gather the required data and the distribution of the population and sample size is indicated in table 3.1 above.

3.4 Sampling Techniques

This study used both probability and non-probability sampling methods. Probability sampling methods include simple random sampling, systematic sampling, stratified sampling and clustered sampling while Non-probability sampling methods include convenience sampling, quota sampling, judgement or purposive sampling, snowball sampling and Bias-in sampling. Census sampling, Random sampling, and purposive sampling techniques were specifically used to select samples for this study.

3.5 Response rate

Despite the fact that the study targeted a sample size of 69 respondents, the researcher was able to obtain complete and usable data from only 60 respondents. This gives a response rate of about 90 percent which is considered sufficient to provide reliable findings and conclusions (Nunally& Bernstein, 1994).

3.6 Data Type and Sources

To fully assess the impact of employee welfare on organizational performance, both primary and secondary data were used; Primary data was collected from the respondents for the first time, using primary data collection methods and instruments and secondary data

was extracted from secondary data sources, includes; Monthly Financial Reports, human resource appraisal reports, human resource policy, Annual Reports, Audit Reports, Manuals and from Human resource reports.

3.7 Data Collection Methods

In order collect complete and sufficient data, multiple methods were used. Primary data was obtained directly from the respondents using the questionnaire and interview methods. Secondary data was obtained through a review of relevant documents.

3.8 Data Collection Instruments

Data for this study was collected using the self- administered questionnaire, interview guide and documentary review checklist.

3.9 Measurement of study variables

Employee welfare was measured using the scales developed by William et al (2007) on economical welfare services, recreational welfare services and facilitative welfare services. Organizational performance was measured using the scales developed by Ng’ethe (2012). These measures were adjusted by the researcher to fit the current research context.

3.10 Validity and reliability of the instrument

Validity of the instruments was ensured by applying the Content Validity Index (CVI) through the development of the scales with the help of the supervisor. This ensure that the items examined under each variable were appropriate enough to give genuine results. Reliability was ensured by pre-testing the instrument where experts in the research field were contacted to comment on the relevance and clarity of each item. This facilitated the rephrasing of some questions.

Using the Cronbach Coefficient Alpha of 0.7 threshold (Cronbach, 1951), the researcher was able to check for the internal consistency of the scales in the questionnaire and the results that are presented in table 3.3

Table 3 2: Reliability analysis

	Cronbach’s Alpha coefficient	Number of items
Economical Services	0.91	8
Recreational Services	0.80	7
Facilitative Services	0.78	6

Source: from primary data reliability test (2020)

Results in table 3.3 showed that all variables under the study has reliable items since the Cronbach’s alpha statistic for all of the variables were above the 0.60 threshold recommended for social study by Oketch (2000). This suggested that, all the variables used to measure each variable were consistent in measuring the reliability.

3.11 Research Ethical Considerations

While conducting the research, care was taken to respect human dignity and ensure that consent is obtained from the respondents. The respondents were given assurance that the information obtained will be kept confidential and used only for the study.

Another ethical issue that was observed was the principle of academic integrity, which involves acknowledgement of sources as well as respect for the data obtained and used in the research process.

At all stages, the researcher upheld the principle of respect for all, irrespective of occupation, profession, age, gender among others.

3.12 Data processing, Analysis and Presentation

The data obtained was checked, edited, organized and summarized into tables and figures for validation before processing for the presentation of the findings. This involved crosschecking the completed self-administered questionnaires to check for any errors that could have been committed during data capture. Data was then entered into Statistical Package for Social Scientists (SPSS) version 18 and then scored.

Several tests was performed on the analyzed quantitative data entered in SPSS. To establish the characteristics of the respondents, descriptive statistical analyses was performed on the data. Correlation, ANOVA tests and coefficient tests was performed to establish the relationship between the study variables. Correlation and multiple regression analyses was performed to establish the extent to which employee welfare systems contributed to organizational performance at Ecobank Uganda. Results were presented using tables, column charts, pie charts and bar charts followed with an interpretation and discussion.

4.0 Results and Discussion of the study findings

Economic Welfare and Quality of Services

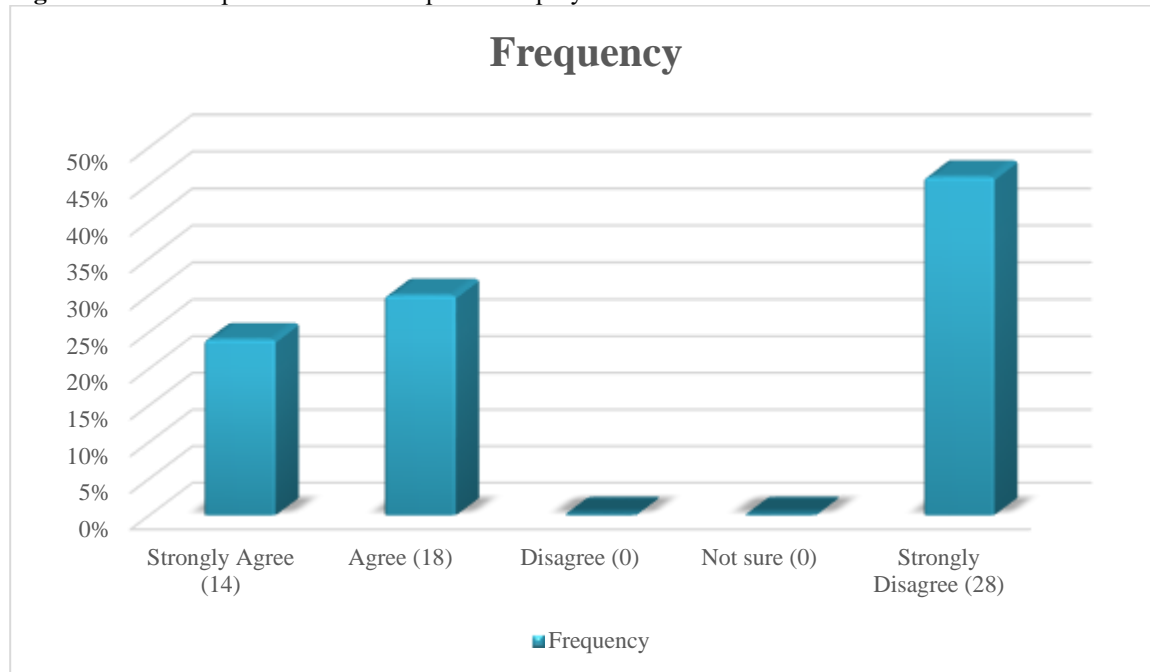
Descriptive statistics on economic employee welfare services

This gives the statistical description of the responses obtained on each of the items entailed within the Economic Employee Welfare Services Variable.

Bank’s Pension scheme improves employee dedication.

The respondents were asked whether pension schemes makes them more dedicated to the bank and the responses are contained in figure 4.1

Figure 4.1: Bank’s pension scheme improves employee dedication



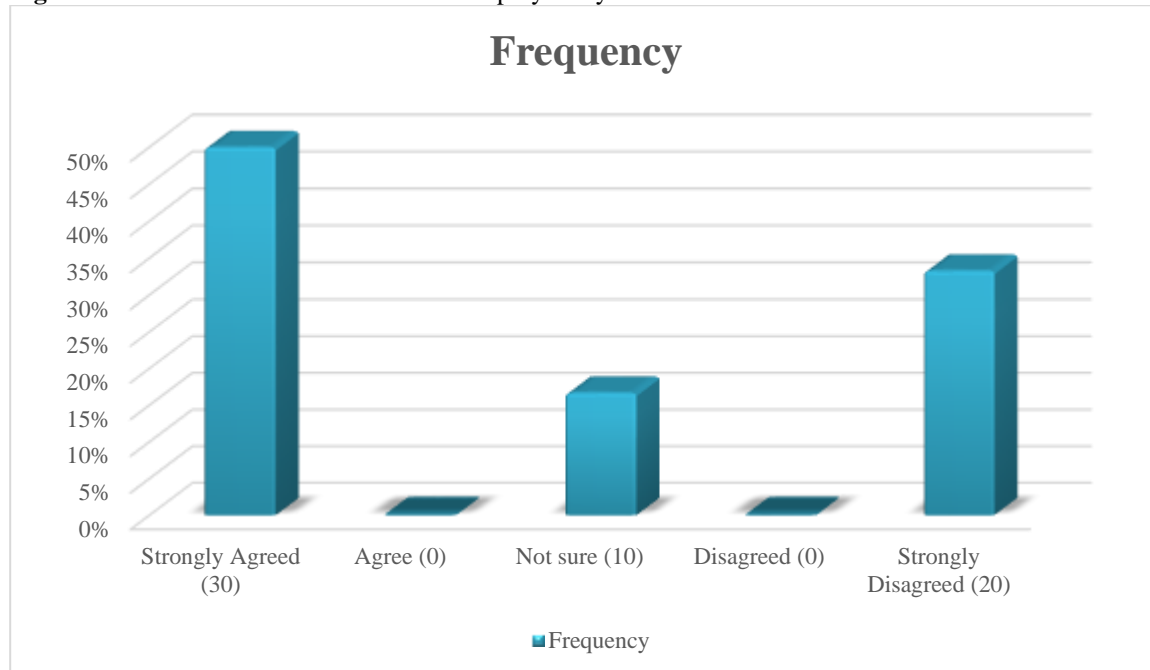
Source: Primary Data (2020)

From figure 4.1 above, 14(23.4%) strongly agreed, 18(30%) agreed, every respondent was certain on their decision and none disagreed, 28(46.6) strongly disagree. Majority of the respondents agreed and this implies that Pension schemes makes employees more dedicated to EcoBank Uganda, Kampala.

Low interest rate loans makes employees loyal

Respondents were asked if low interest rate loans makes them more loyal to the bank and the responses are contained in figure4.2.

Figure 4.2: Low interest rate loans makes employee loyal



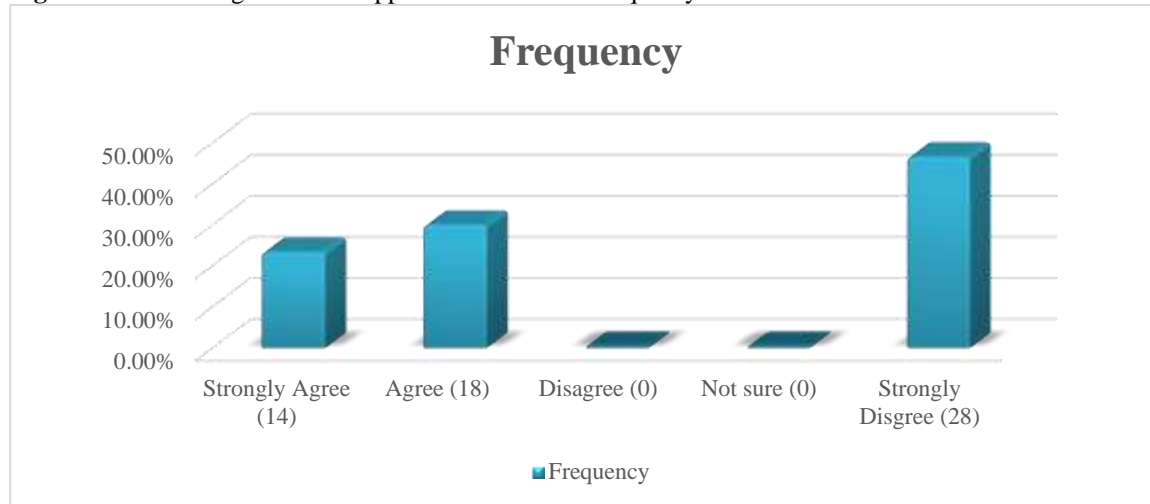
Source: Primary Data (2020)

From figure4.2, 30(50%) strongly agreed, 0 (0%) agreed, 10(16.7%) were not sure and none disagreed, 20 (33.3%) strongly disagree. Majority of the respondents agreed and this implies that low interest rate loans makes employees more loyal to EcoBank Uganda, Kampala.

Providing financial support to staff increases their quality of services

Respondents were asked to state how provision of financial assistance improves their performance and the responses are contained in figure4.3

Figure 4.3: Providing financial support to staff increases quality of service



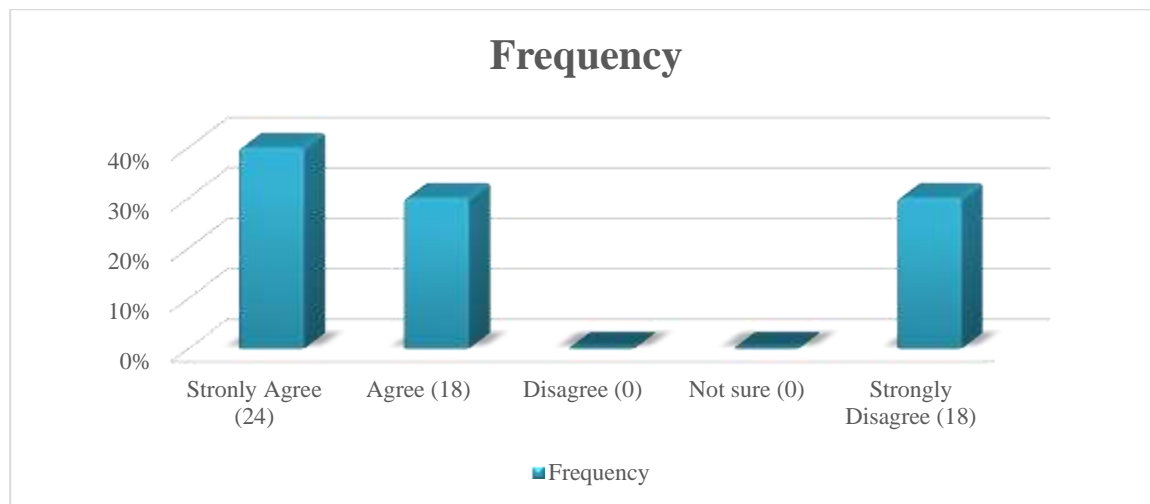
Source: Primary Data (2020)

From Figure4.3, 14(23%) strongly agreed, 18 (30%) agreed, every respondent was certain of their response and none disagreed, 28 (46.6%) strongly disagree. Majority of the respondents agreed and this implies that providing financial aid to staff increases the quality of service they in turn improves the performance of the organization.

Allowances like overwork and hardship allowances makes employees more productive

Respondents were asked to state how allowances makes them more productive and the responses are contained in Figure4.4.

Figure 4.4: Allowances like overwork and hardship allowances makes employees more productive



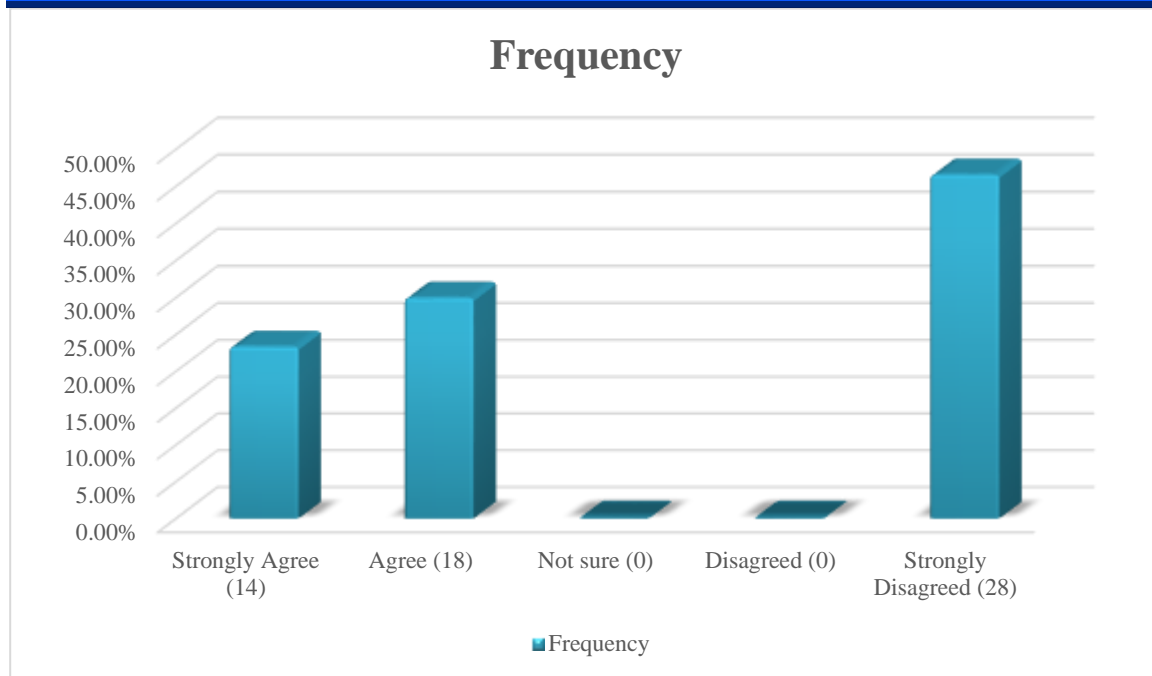
Source: Primary Data (2020)

From figure4.4, 24(40%) strongly agreed, 18(30%) agreed, 0 were not sure and none disagreed, 18(30%) strongly disagree. Majority of the respondents agree and this implies that allowances like hardship and overwork allowances makes employees more productive which is evident this improves the performance of the organization.

Good thrift and saving scheme inspires employees

Respondents were asked whether good thrift and saving scheme inspires employees and the responses are contained in figure4.5

Figure 4.5 Good thrift and saving scheme inspires employees



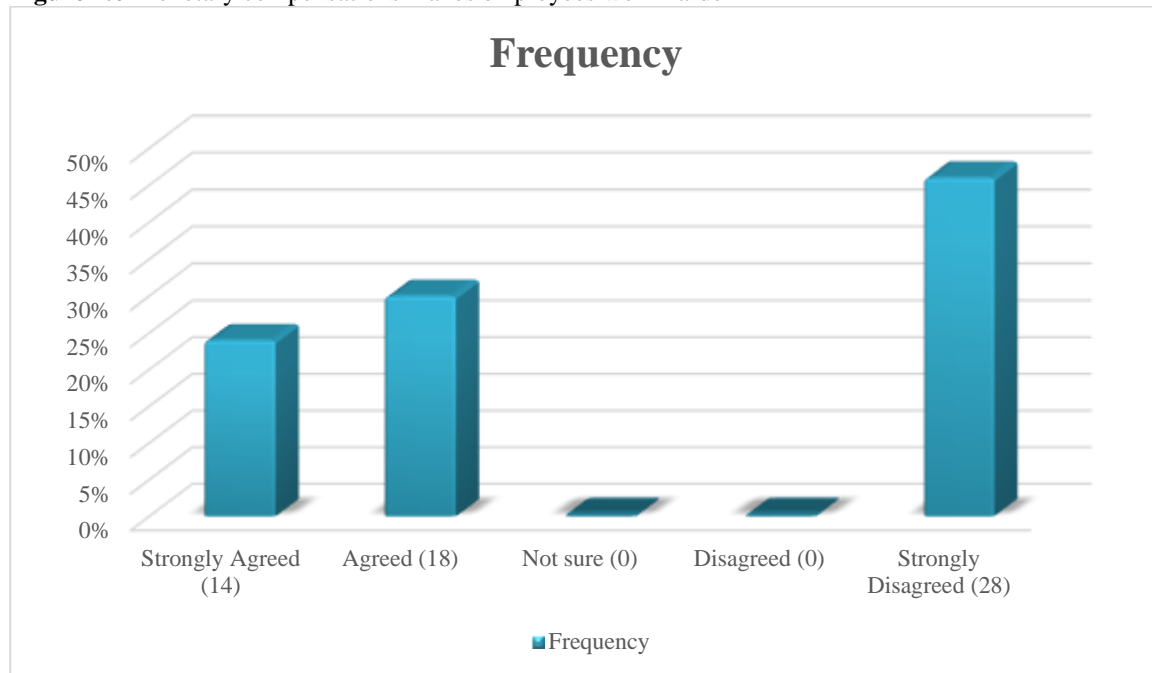
Source: Primary Data (2020)

From figure 4.5, 14(23.4%) strongly agreed, 18(30%) agreed, 0 were not sure and none disagreed, 28 (46.6%) strongly disagree. Majority of the respondents agreed and this implies that a good thrift and saving scheme inspires employees to improve their quality of service, this implies that it can help improve the performance of the organization.

Monetary compensations makes employees work harder

Respondents were asked to rate how monetary compensations makes them work harder and the responses were contained in figure 4.6

Figure 4.6 Monetary compensations makes employees work harder



Source: Primary Data (2020)

From figure 4.6, 14(23.4) strongly agreed, 18(30%) agreed, 0 were not sure and none disagreed, 28(46.6) strongly disagreed. Majority of the respondents agreed that monetary compensations makes employees work harder. When employees work harder, the performances of the performance of the organization increases.

However, in an interview with the HR manager at EcoBank Uganda, Kampala told the researcher that “they always get challenges with choosing the right economic welfare for their employees because employees as humans has variety of needs and their priorities are random but he indeed is aware of the advantages of economic welfare services”.

Hypothesis Testing

The study tested whether there is a significant relationship between economic employee welfare services and quality of services at EcoBank Uganda, Kampala.

The reviewed literature on objective one suggested a positive relationship between economic employee welfare services and quality of services. In order to confirm the nature of relationship, a correlation, regression, Anova and coefficients analyses were performed. The results are summarized below;

Table 4 1: Correlation Analysis matrix

		Economic Employee Welfare	Quality of service
Transportation	Pearson Correlation	1	.333*
	Sig. (2-tailed)		.000
Quality of Service	N	60	60
	Pearson Correlation	.333*	1
	Sig. (2-tailed)	.000	
	N	60	60

*Correlation is significant at the 0.05 level (2-tailed).

From table 4.1, the correlation coefficient result revealed a positive relationship between economic employee welfare services and quality of service ($r=0.333^*$, $p<0.05$). This result supports the hypothesis raised in line with objective one that there is a significant relationship between economic employee welfare services and quality of service at EcoBank Uganda, Kampala.

Regression Analysis

Regression analysis result was generated to establish the extent to which economic welfare services ensures quality of services at EcoBank Uganda, Kampala. A linear regression was performed on the two variables and the results are presented in table table4.2

Table 4 2: Regression Analysis Model Summery

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.333a	.575	.532	.1882

a.Predictors: (Constant), Economic employee welfare

Findings in the regression model summarized in table 4.8, indicates that economic welfare services contributes up to 53% of the variance of quality of service (Adjusted R Square = 0.532). This implies that economic employee welfare if advanced and implemented has the capacity to strongly influence the quality of services at EcoBank Uganda, Kampala.

Table 4 3 ANOVA Test Result

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	7.228	1	3.091	21.366	.000b
Residual	9.360	58			
Total	16.588				

a. Dependent Variable: Quality of services

b. Predictors (Constant), Economic employee welfare.

According to ANOVA test results in 4.3, it was revealed that economic welfare is significant in enhancing quality of services ($F=21.366$).

Table 4 4

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. error	Beta		

(Constant)	3.111	.883		3.078	.000
1 Economic welfare	.638	.334	.337	3.349	.000

a. Dependent Variable: Quality of service

According to table 4.4, it is proven that economic welfare services significantly influence quality of services which is established as (Beta value=0.337, t=3.49, p<0.05). Economic welfare services is believed to cause positive change that improves the overall quality of services at EcoBank Uganda, Kampala.

Recreational welfare and customer satisfaction

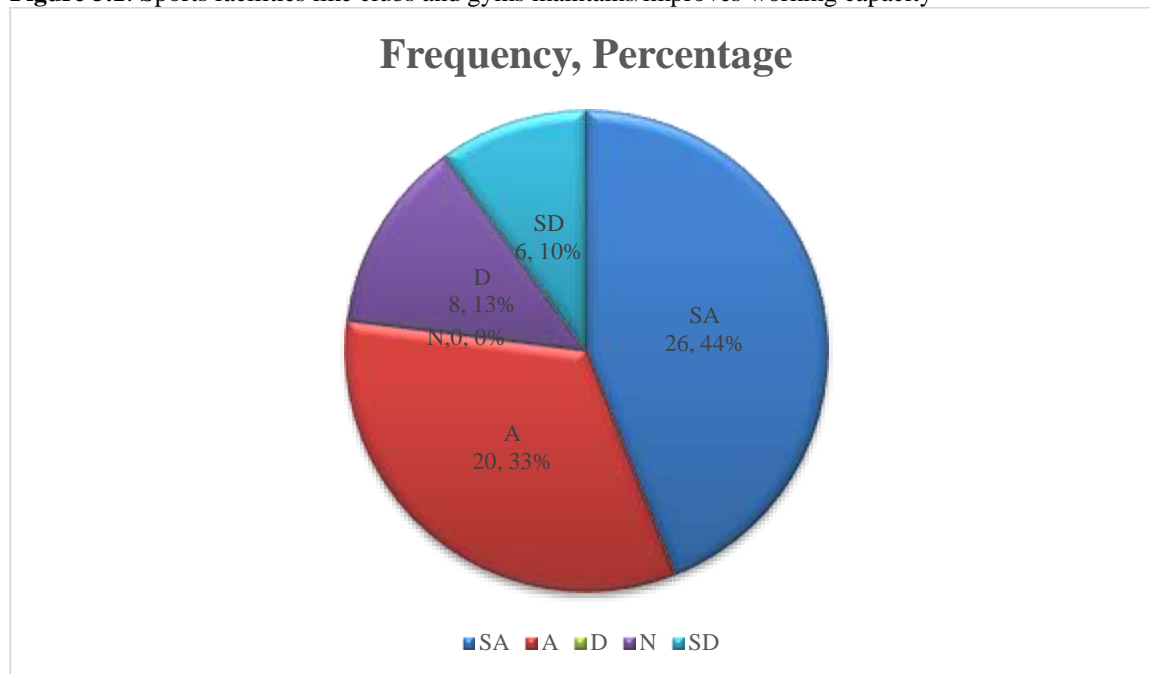
Descriptive Statistics for the Recreational Welfare Services Variable

This gives the statistical description of the responses obtained on each of the items entailed within the Recreational welfare service variable.

Sports facilities like clubs and gym maintains/improves working capacity

Respondents were asked to state whether sports facilities like clubs and gyms maintains/improves working capacity and the responses were contained in Figure5.1

Figure 5.1: Sports facilities like clubs and gyms maintains/improves working capacity



Source: Primary Data (2020)

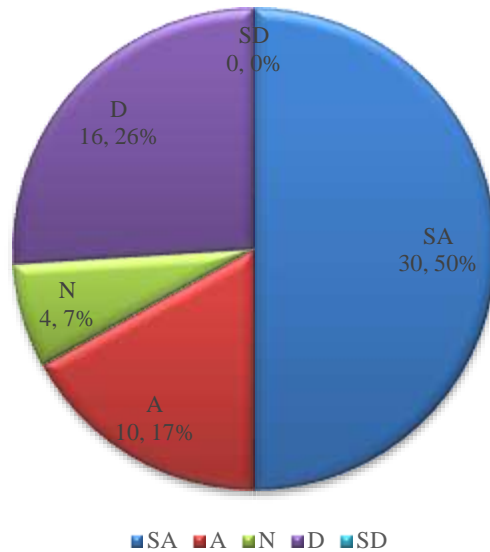
From figure5.1, 26(44%) strongly agreed, 20(33%) agreed, 0 disagreed and 8(13%) weren't sure and 6(10%) strongly disagreed. The majority of the respondents agreed and this implies that availabilities of sports facilities like clubs and gyms correctly helps in monitoring customer satisfaction, for a physically fit worker may impresses a client.

Temporary accommodation avoids drops in performance

Respondents were asked to state whether temporary accommodation avoids drop in employee performance and the responses are contained in Figure 5.2

Figure 5.2: Temporary accommodation avoids drops in performance

Frequency, Percentage



Source: Primary Data (2020)

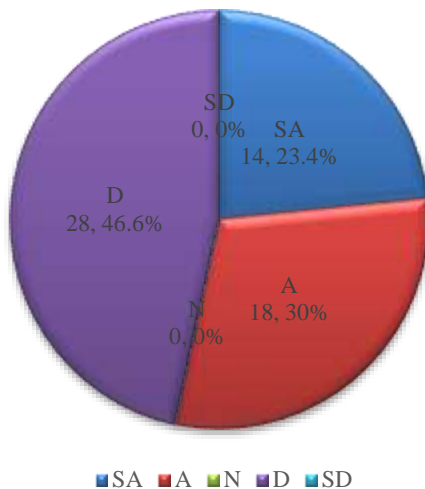
From figure 5.2, 30(50%) strongly agreed, 10(17%) agreed, those who were not sure were presented by 4(7%), 16(26%) disagreed. The majority of the respondents agreed and this implies that temporary accommodation avoids drops in performance of employees and this gives positive response to customer satisfaction.

Conducive work environment makes staff exercise their duty well

Respondents were asked if a conducive work environment like proper work space, ventilation, air conditioning makes staff exercise their duty well and the responses are recorded in the figure 5.3 below.

Figure 5.3: Conducive work environment makes staff exercise their duty well

Frequency, Percentage



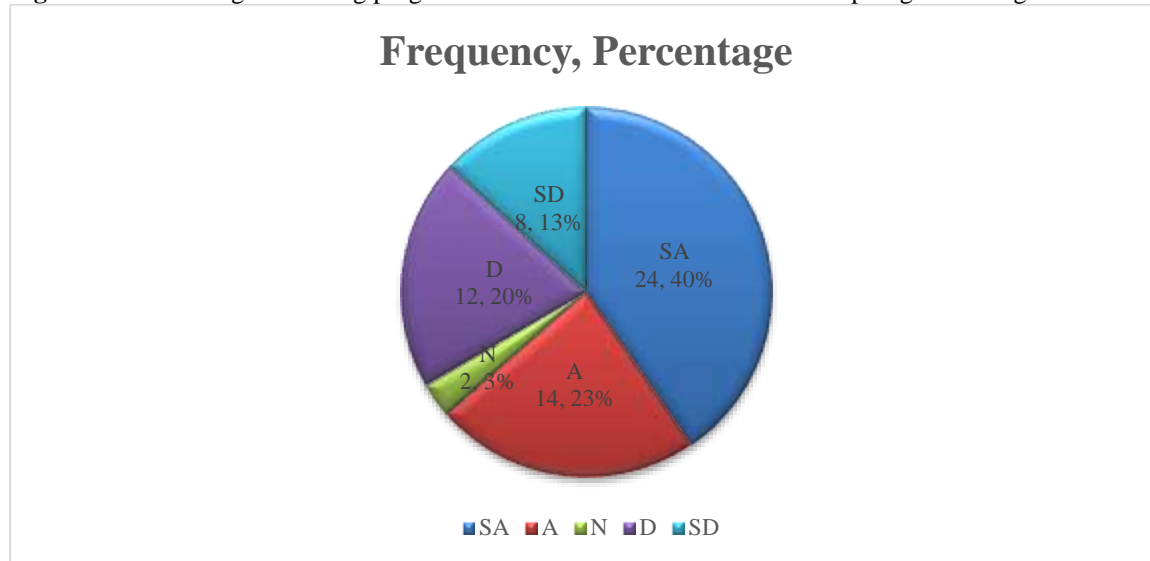
Source: Derived by researcher from primary data

From table 5.3 presents responses from all 60 participants, 14(23.4%) strongly, 18(30%) agreed, those who were not sure were presented by 0(0%), 28(46.6) disagreed and 0(0%) strongly disagreed. The majority of the respondents agreed which implies that conducive work environment with proper work space, ventilation and air conditioning makes staff exercise their duty well which makes them attend to customers well.

Providing counseling programs on work-life balance and stress help target staff regain their working capacity.

Respondents were asked to state whether counseling programs on work-life balance and stress help employees regain or maintain their working capacity and the responses are contained in Figure 5.4

Figure 5.4: Providing counseling programs on work-life balance and stress help target staff regain their working capacity.



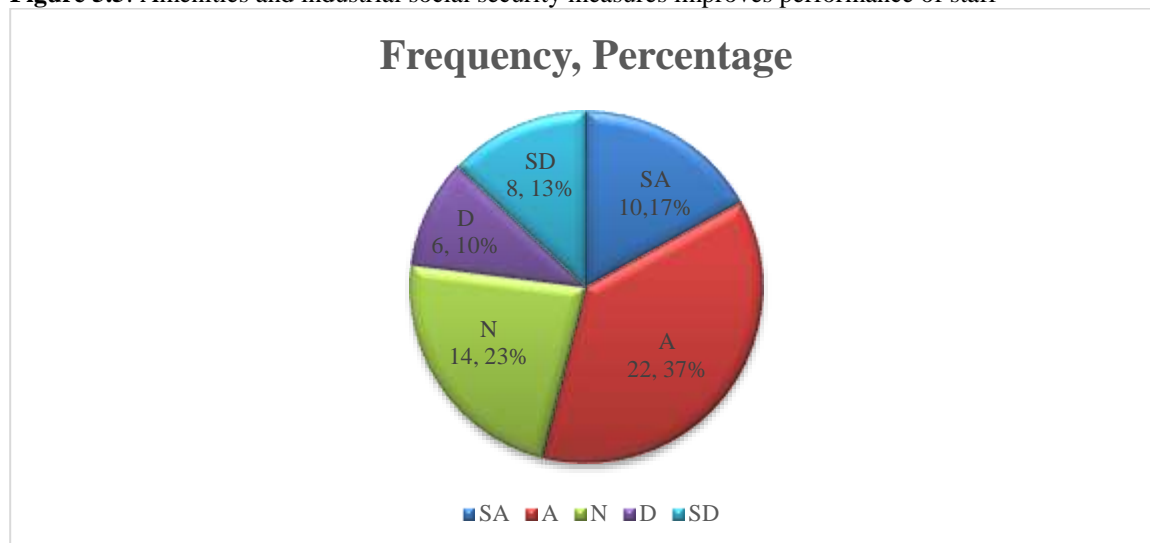
Source: Derived by researcher from primary data

From figure 5.4 presents responses from all 60 respondents, 24(40%) strongly agreed, 14(23%) agreed, 2(3%) weren't sure, 12(20%) disagreed and 8(13%) strongly disagreed. The majority of the respondents agreed and this implies that provision of counselling programs on work-life balance and stress help targeted staff regain or maintain their working capacity which makes them to satisfy clients.

Amenities and industrial social security measures improves performance of staff

Respondents were asked to state whether amenities and industrial social security measures improves performance of staff and the responses are recorded in figure 5.5 below

Figure 5.5: Amenities and industrial social security measures improves performance of staff



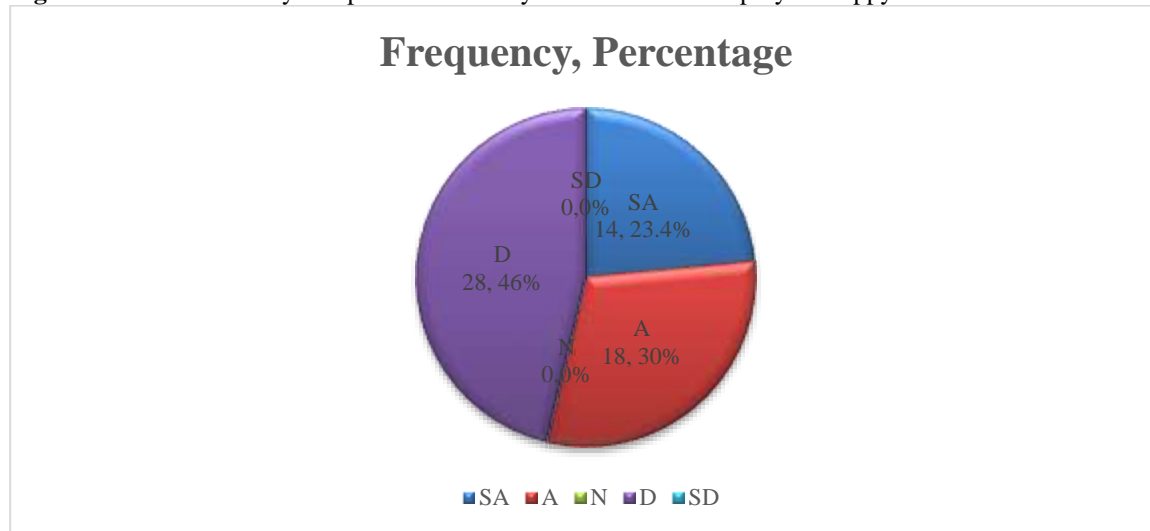
Source: Derived by researcher from primary data

From figure 5.5, all 60 respondents participated and 10(17%) strongly agreed, 22(37%) agreed, 14(23%) weren't sure, 6(10%) disagreed and 8(13%) strongly disagreed. The majority of the respondents agreed and this implies that amenities and industrial social security measures improves performance of staff. This provides a positive feedback from customer satisfaction.

Non-monetary compensations of any kind will make employees happy and work harder.

Respondents were asked whether any kind of non-monetary compensations will make them happier and work harder and the responses are contained in the figure 5.6 below.

Figure 5.6: Non-monetary compensations of any kind will make employees happy and work harder.



Source: Derived by researcher from primary data

From figure 5.6 above, all 60 respondents participated and 14(23.4%) strongly agreed, 18(30%) agreed, 0(0%) weren't sure, 28(46.6%) disagreed and 0(0%) strongly disagreed. The majority of the respondents agreed and this implies that non-monetary compensation of any sort make employees happier and they work harder.

The study also through interview with the manager at EcoBank Uganda, Kampala revealed that the major functions of recreational welfare is to make sure that employees be at their best form when at work, by so doing, improves customer satisfaction.

Hypothesis Testing

The study tested whether there was a significant relationship between recreational welfare and customer satisfaction at EcoBank Uganda, Kampala. In order to establish the nature of relationship between recreational welfare and customer satisfaction at EcoBank Uganda, inferential statistical analyses were performed to establish the correlation, regression, ANOVA and coefficients. The results are presented in the tables 5.1 through 5.4.

Correlation Analysis

Table 5.1: Correlation Analysis Matrix

		Recreational welfare	Customer satisfaction
Recreational welfare	Pearson Correlation	1	0.380**
	Sig. (2-tailed)		.000
Customer satisfaction	N	60	60
	Pearson Correlation	0.380**	1
N	Sig. (2-tailed)	.000	
	N	60	60

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

The correlation results in table 5.1 revealed a positive significant relationship between recreational welfare and customer satisfaction (r=0.380, p<0.05). This implies that when employees benefit from these recreational services, they turn to be involved more in the business like it is theirs. The correlation (r=0.380) is an indication that once recreational employee welfare services is improved, it will automatically increase customer satisfaction.

Regression Analysis

The regression analysis test was performed to establish the degree of effects of recreational welfare on customer satisfaction at EcoBank Uganda, Kampala. The findings are summarized in the model summary under table 5.2.

Table 5.2: regression Analysis Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
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1	.380a	.221	.200	.6407
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a. Predictors: (Constant), recreational Welfare

The results in table 5.2 showed that recreational welfare contributes 20% to availability of services (Adjusted R Square=0.2) and this means that, the remaining percentage is contributed by other factors. This finding suggest that well designed and implemented recreational welfare has the capacity to increase customer satisfaction at EcoBank Uganda, Kampala.

Table 5.3: ANOVA Test

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	5.603	1	5.603	17.327	.000b
1 Residual	66.049	55	.288		
Total	71.653				

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Recreational welfare

According to ANOVA test results in the table 5.3, it was revealed that recreational welfare significantly enhances availability of services (F=17.327, P<0.05). This implies that there is a significant relationship between recreational employee welfare services and customer satisfaction.

Table 5.4: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	7.112	.389		18.291	.000
1 Recreational Welfare	.430	.098	.280	4.408	.000

a. Dependent Variable: Customer satisfaction

According to table 5.4, it is confirmed that recreational welfare significantly influences customer satisfaction which is established as (Beta value=0.280, t=4.408, P<0.05). Recreational welfare is believed to cause positive change in the performance of the organization as it satisfies its customers at the time of need.

Facilitative welfare and timely deliveries

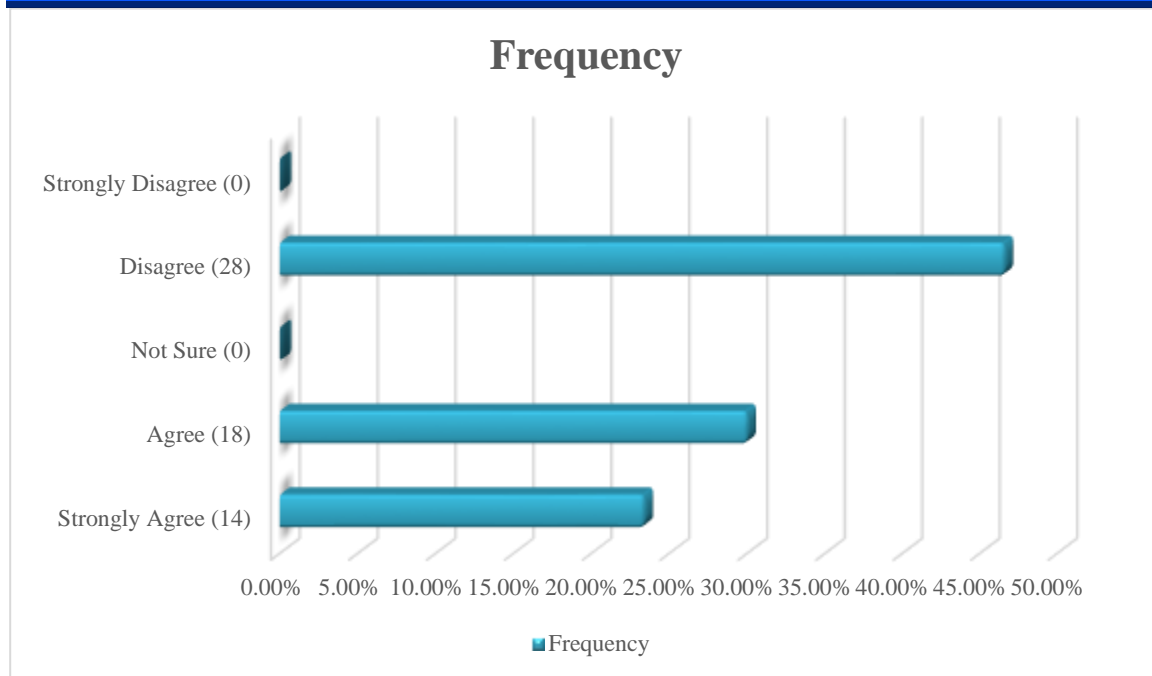
Descriptive Statistics for the Facilitative welfare services Variable

This gives the statistical description of the responses obtained on each of the items entailed within the Facilitative welfare service variable.

Providing commuter allowance subsidies and car loans

Respondents were asked to state whether commuter allowance subsidies and car loans facilitates staff transportation and movement for work related duties and the response contained in figure 6.1 below

Figure 6.1: Providing commuter allowance subsidies and car



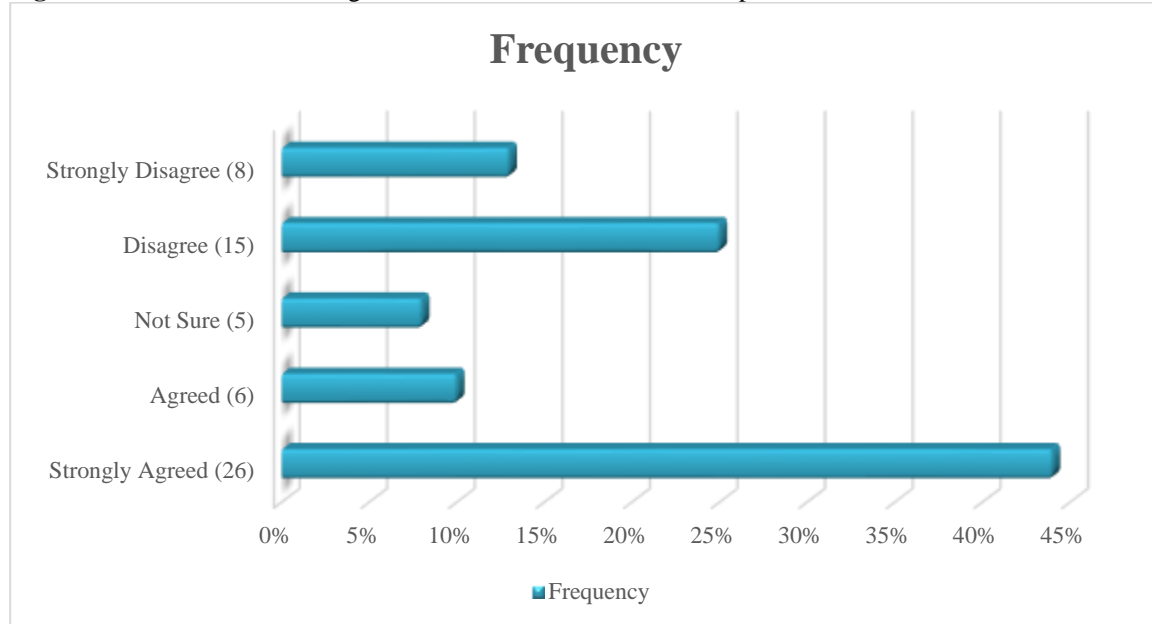
Source: Primary Data (2020)

From figure 6.1 above, all 60 respondents participated and 14(23.4%) strongly agreed, 18(30%) agreed, those who weren't sure were presented by 0(0%), 28(46.6%) disagreed and 0(0%) strongly disagreed. The majority of the respondents agreed and this implies that provision of commuter allowance subsidies and car loans facilitates staff transportation and movement for work duties at EcoBank Uganda, Kampala.

Provision of housing facilities to staff distant from workplace reduces absenteeism and late coming.

Respondents were asked to state whether providing housing facilities to staff distant from workplace reduces absenteeism and late coming and their responses are presented in figure 6.2 below

Figure 6.2: Provision of housing facilities to staff distant from workplace reduces absenteeism and late coming



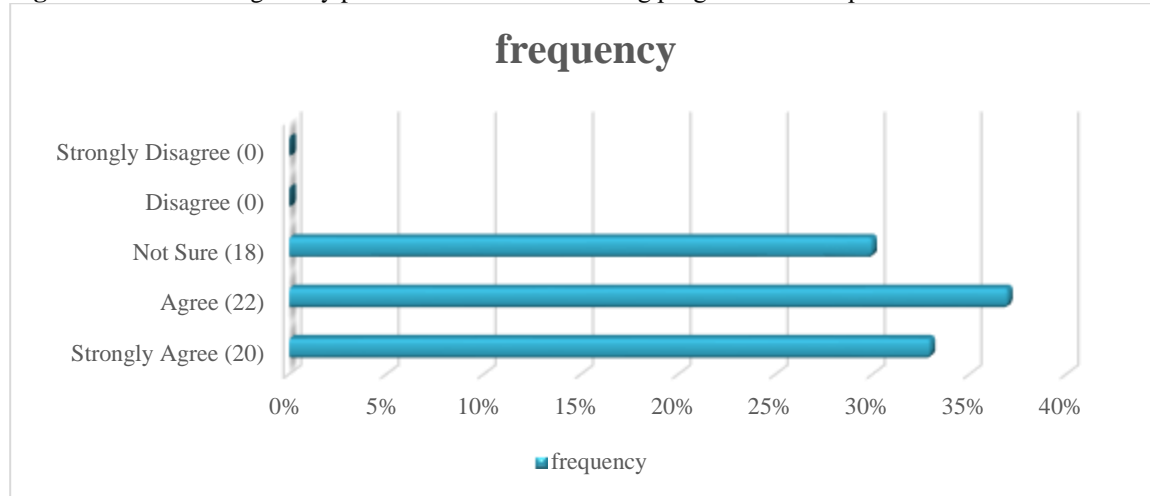
Source: Primary Data (2020)

From the above figure 6.2, 26(44%) strongly agreed, 6(10%) agreed, 5(8%) weren't sure, 15(25%) disagreed and 8(13%) strongly disagreed. The majority of the respondents agreed and this implies that providing housing facilities to distant staff from workplace reduces absenteeism and late coming, which makes employees turn up promptly and deliver timely at EcoBank Uganda, Kampala.

Conducting safety procedure and drill including programs on occupational health facilitates staff's task.

Respondents were asked to state whether conducting procedure and drill including programs on occupational health facilitates staff's task and the responses are contained in figure 6.3 below.

Figure 6.3: Conducting safety procedure and drill including programs on occupational health facilitates staff's task.



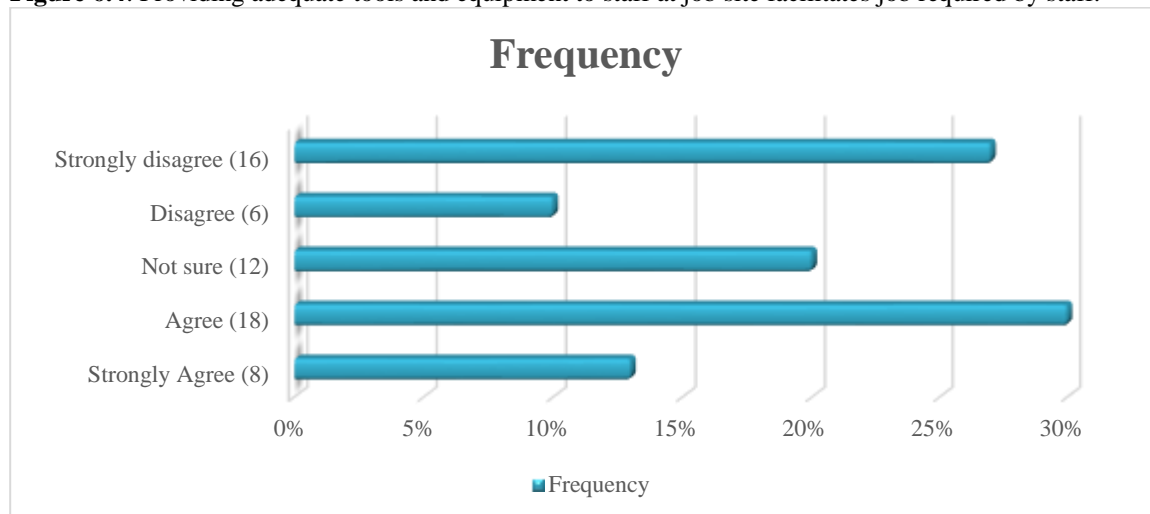
Source: Primary Data (2020)

From figure 6.3 above, 20(33%) strongly agreed, 22(37%) agreed, 18(30%) were not sure and nobody disagreed with 0(0%) for disagreed and strongly disagreed. Majority of the respondents agreed with the statement and this means that conducting safety procedures and drill including programs on occupational health facilitates staff's task at EcoBank Uganda, Kampala.

Providing adequate tools and equipment to staff at job site facilitates job required by staff.

Respondents were asked whether provision of adequate tools and equipment to staff facilitates job required by staff and the responses are contained in figure 6.4 below.

Figure 6.4: Providing adequate tools and equipment to staff at job site facilitates job required by staff.



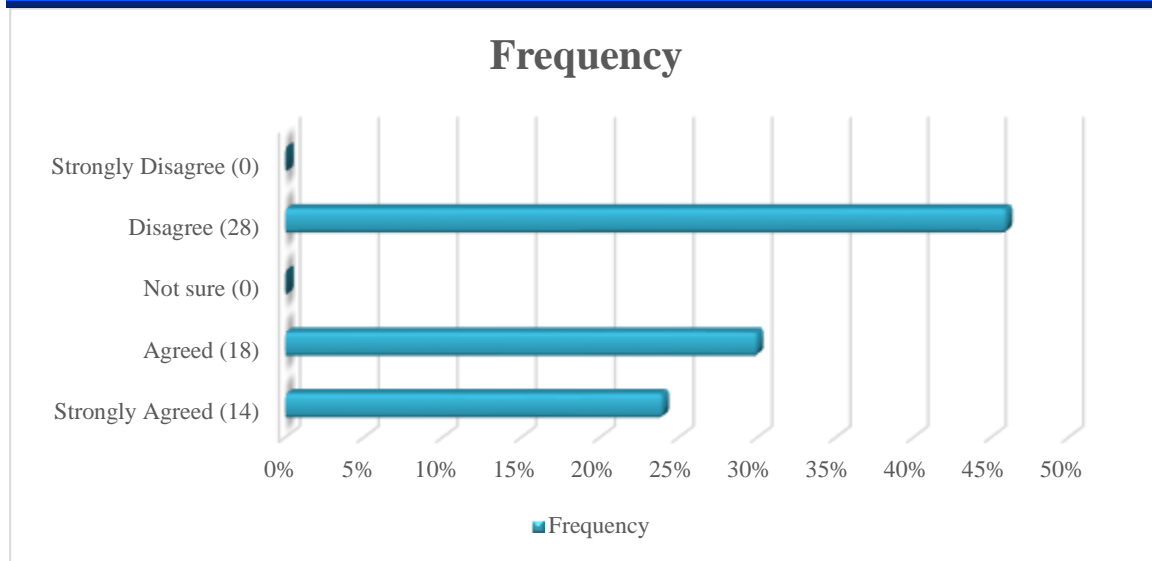
Source: Primary Data (2020)

From figure 6.4 above, all 60 respondents participated and 8(13%) strongly agreed, 18(30%) agreed, 12(20%) were not sure, 6(10%) disagreed and 16(27%) strongly disagreed. The majority of the respondents agreed and this implies that providing adequate tools and equipment to staff at job site facilitates job required by staff and enables them to deliver timely.

Availability of canteens enables staff to always be available for work.

Respondents were asked whether availability of canteens reduces the chance of staff going far away for food which enables staff to always be available for work and on time at EcoBank Uganda, Kampala and their responses are contained in figure 6.5 below.

Figure 6.5: Availability of canteens enables staff to always be available for work



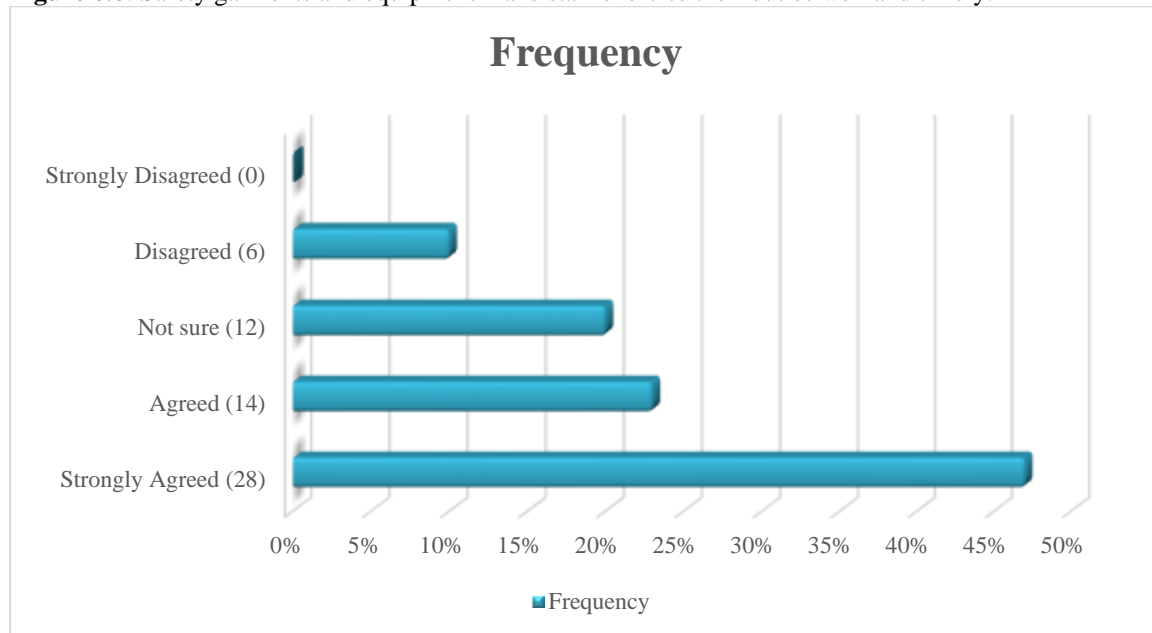
Source: Primary Data (2020)

From figure 6.5 above, 14(24%) strongly agreed, 18(30%) agreed, 0(0%) weren't sure, 28(46%) disagreed and 0(0%) strongly disagreed. The majority of the respondents agreed which implies that availability of canteens reduces the chance of staff going far away for food which enables staff to always be available for work at EcoBank Uganda, Kampala.

Safety garments and equipment make staff exercise their duties well and timely.

Respondents were asked whether safety garments and equipment like fire extinguishers, gloves, facemask, regular covid-19 staff screening, sanitary tools and first aid kits make staff exercise their duties well and timely and their responses are contained in figure 6.6 below.

Figure 6.6: Safety garments and equipment make staff exercise their duties well and timely.



Source: Primary Data (2020)

From figure 6.6 above, 28(47%) strongly agreed, 14(23%) agreed, 12(20%) weren't sure, 6(10%) disagreed and 0(0%) strongly disagreed. Majority of the respondents agreed and this implies that safety garments and equipment make staff exercise their duties well and efficiently at EcoBank Uganda, Kampala.

The study also through an interview with the manager revealed that "by implementing facilitative welfare enhances time deliveries, when employees can easily access tools or equipment to perform task at work it saves time, the respondent added.

Hypothesis Testing

The study tested whether there is a significant relationship between facilitative welfare services and time deliveries at EcoBank Uganda, Kampala.

In order to examine the nature of relationship between facilitative welfare and timely deliveries,, correlation, regression, ANOVA and coefficients tests were performed. The results are summarized below;

Table 6.1: Correlation Analysis Matrix

		Facilitative welfare	Timely deliveries
Facilitative welfare	Pearson Correlation	1	0.754**
	Sig.(2-tailed)		0.000
	N	60	60
Timely deliveries	Pearson Correlation	0.754**	1
	Sig.(2-tailed)	0.000	
	N	60	60

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

The correlation results in table 6.1 revealed a strong positive significant relationship between facilitative welfare and timely deliveries ($r=0.754^{**}$, $P<0.05$). This implies that through facilitative welfare services, EcoBank Uganda, Kampala has the capacity to reduce wastage. The study through interviews with respondents revealed that facilitative welfare services avoids time wastage which reduces cost of the bank.

Regression Analysis

Regression analysis was performed in order to establish the extent to which facilitative welfare explains the degree of variance in timely deliveries. The result obtained is presented in the model summary in table 6.2

Table 6.2: Regression Analysis Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.754a	0.774	0.770	0.6881

a. Predictors: (Constant), Facilitative welfare

The regression analysis result in table 6.2 revealed that facilitative welfare contributes up to 77% towards timely deliveries in WFP (Adjusted R Square= 0.770). This means the remaining percentage (23%) is contributed by other factors. It also implies that when facilitative welfare services are utilized, timely deliveries will be achieved.

ANOVA Analysis

ANOVA analysis was performed to test the hypothesis that facilitative welfare significantly relate with timely deliveries. The results are summarized in table 6.3

Table 6.3: Analysis of Variance

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	28.499	10	28.499	124.812	0.000b
1 Residual	21.691	46	0.228		
Total	50.19				

a. Dependent Variable: timely deliveries

b. Predictors: (Constant), Facilitative welfare

According to the ANOVA test results in table 6.3, it is revealed that facilitative welfare significantly enhances timely deliveries ($F=124.81$, $P<0.05$). This implies that best practices towards facilitative welfare, have the capacity to improve timely deliveries at EcoBank Uganda, Kampala.

Table 6.4: Coefficient Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

Constant)	0.190	0.287		0.663	0.000
1 Facilitative Welfare	0.838	0.075	0.854	11.172	0.000

a. Dependent Variable: Timely deliveries

in table 6.4 above, the coefficient test results shows that facilitative welfare significantly improves timely deliveries as reflected with Beta value=0.854, t=0.663, P<0.05). This implies that the implementation of facilitative employee welfare services will have a positive impact on timely deliveries at Ecobank Uganda, Kampala.

Harmonization of findings of employee welfare on organizational performance at Ecobank Uganda, Kampala

Economic welfare and Quality of service

The empirical study found out that economic welfare provides a reliable service that enhances performance of organizations. It plays a central role in the quality of services rendered in an organization. The study found out that, though economic welfare is indeed a cost to an organization, it also has its own returns which turn to be beneficial to the organization as a whole. This is in line with Armstrong (2001), who argues that the benefits economic welfare has been recognized since the 1900’s as one of the most important services within an organization. It is a corporate advantage to organizations on exceptional quality of services and consistency in excelling.

Findings in the regression model summarized in table 4.1 indicates that, economic welfare contributes up to 53% of the variance of quality of service, (Adjusted R Square= 0.575). This implies that economic welfare if advanced and implemented has the capacity to strongly influence the quality of service at EcoBank Uganda, Kampala. Also, Singh (2003) to a study on welfare services and employee performance, mentioned that economic welfare services improves quality of service.

Recreational welfare and Customer satisfaction

The findings supported the hypothesis that recreational welfare effects customer satisfaction at EcoBank Uganda, Kampala. The study discovered that recreational welfare is an integral part of every customer satisfaction process.

Furthermore, the study found out that recreational welfare enables employees to perform task little or no regret, since they benefit from the services that makes the job easier, backed by Guarino. Et al (2006) who argues that the important considerations of organizational performance are recreational welfare like ethical norms especially to new employees.

The correlation results in table 5.1 revealed a positive relationship between recreational welfare and customer satisfaction. The correlation of r=0.380 is an indication that when recreational welfare services are improved, it directly increases customer satisfaction.

Facilitative welfare and Timely Deliveries

The findings revealed that facilitative welfare affects timely deliveries. The study found out that good facilitative welfare services minimizes the wastage of resources like employee turnover. The study revealed that facilitative welfare services are used to improve timely deliveries at EcoBank Uganda, Kampala. This help to make sure that services required by customers are delivered in time and they are handled by the appropriate people to serve the required purpose. This is supported by Sokah (2005), he argues that effective facilitative welfare minimizes the unnecessary cost.

Facilitative welfare enables employees to take the business like it is theirs and they feel like part and parcel of the business. The correlation results in table 6.1 revealed that there is a positive relationship between facilitative welfare and timely deliveries. The correlation of r=0.754 is an indication that an increase in facilitative welfare is directly proportional to timely deliveries.

Employee welfare and Organizational performance at EcoBank Uganda, Kampala

The main hypothesis that the study set out to test was the relationship between employee welfare and organizational performance at Ecobank Uganda, Kampala. In order to establish this, correlation, regression, ANOVA and coefficients of the three objectives represented by adjusted R Square and the average was considered in order to reach on the conclusion.

The adjusted R² for each objective is presented as below;

Economic welfare and Quality of service	= 0.575
Recreational welfare and Customer satisfaction	= 0.200
Facilitative welfare and Timely deliveries	= 0.770
Average	= $\frac{0.575+0.200+0.770}{3}$
	= 0.515 or 52%

Since the average results are positive, this implies that there is a positive significance relationship between employee welfare and organizational performance at EcoBank Uganda, Kampala. The average results of adjusted R^2 of 52% also means that a unit increase in employee welfare, leads to 52% increase organizational performance at EcoBank Uganda, Kampala. However, some other factors like HR policies and government policies contributes to 48%, that is why some respondents disagreed to some statements in the questionnaire.

5.0 Summary, Conclusions and Recommendations

5.1 Summary of findings

The study to examine employee welfare and organizational performance in Ugandan financial institutions, a case study of EcoBank Uganda, Kampala. The study was set out to satisfy 3 specific objectives:

Economic welfare and Quality of service

In line with objective one of the study findings, as reflected in chapter 4 revealed that most respondents indicated that, bank's pension schemes improves their dedication (basing on a rate of 53.4% agree rate), low interest rate loans makes employees more loyal to service (basing on 50% agree rate), provision of financial aid to staff increases their quality of service (basing on 54% agree rate), allowances like hardship and overwork allowances makes employees more productive (basing on 70% agree rate), a good thrift and saving scheme inspires employees to improve their quality of service (basing on 53.4% agree rate) and monetary compensations makes employees work harder (basing on 54% agree rate).

Recreational welfare and Customer satisfaction

In line with objective two of the study findings, as reflected in chapter 5 revealed that most respondents indicated availabilities of sports facilities like clubs and gyms for physical fitness of staff improves their reaction on customers satisfaction (basing on 77% agree rate), temporary accommodation avoids drops in performance of employees (basing on 67% agree rate), conducive work environment makes staff exercise their duty well (based on 53.4% agree rate), provision of counselling programs on work-life balance and stress help target staff regain/maintain their working capacity (based on 63% agree rate), amenities and industrial social security measures improves performance of staff (based on 54% agree rate), non-monetary compensations of any sort makes employees happier and they work harder (based on 53.4% agree rate).

Facilitative welfare and Timely deliveries

In line with objective three as reflected in chapter 6 revealed that most respondents indicated that provision of commuter allowances subsidies and car loans facilitates staff transportation and movement for work duties (based on 53% agree rate), provision of housing facilities to distant staff from workplace reduces absenteeism and late coming (based on 54% agree rate), that conducting safety procedures and drill including programs on occupational health facilitates staff's task (based on 67% agree rate), provision of adequate tools and equipment to staff at job site facilitates job required by staff and enables them to deliver timely (based on majority 43% agree rate), availability of canteens enables staff to always be available for work (based on 54% agree rate), safety garments and equipment make staff exercise their duties well and efficiently (based on 70% agree rate).

5.3 Conclusions

The study analyzed the three factors (economic welfare, recreational welfare and facilitative welfare) that have been determined to be the most vital to the success of employee welfare success towards organizational performance at Ecobank Uganda, Kampala.

The study found out that economic welfare as part of employee welfare increases the quality of service and delivers timely. This had made EcoBank Uganda, Kampala to be one of the best financial institutions in Uganda which are helping the civilians and business people of Uganda for it is easily noticed by its growing speed. However, the researcher found out that EcoBank Uganda, does not have provide sufficient welfare services to its staff and not every staff response well to its customers.

The study also revealed that recreational welfare in employee welfare used by EcoBank Uganda makes staff productive to gain customer satisfaction and it is a tool for monitoring organizational performance. This helps the organization carry out management strategic planning. However, the study revealed that recreational welfare services used by Ecobank Uganda, are not enough and has at times been known by its customers on social media.

The study revealed that facilitative welfare services that are used to improve organizational performance in EcoBank Uganda helps to make sure that the services rendered by employees are delivered in time and also serve appropriate purpose. However, the interviews that were carried out by the researcher indicated that EcoBank Uganda, Kampala, lack most facilitative welfare services/practices.

5.3 Recommendations

From the key issues that emerged in the findings, the study makes a number a number of recommendations.

The HR and higher management of EcoBank Uganda, Kampala has to review their employee welfare policy and procedure. Employee welfare is a key to organizational success and EcoBank Uganda, Kampala has to make sure they are using the right and adequate welfare systems for their employees.

There should be an extensive search using questionnaire on what best can be done on staff to improve their welfare and the bank's performance.

The bank's performance should be monitored regularly to assess the organization's systems and its performance.

The study also recommends the adoption of the core competences theory in order to improve on the organization to deliver additional value stakeholders.

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