

## Impact of working environment on employee's productivity: A case study of Banks and Insurance Companies in Pakistan

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### Abstract

Work environment plays an important role in an organization. Most of the problems faced by employees are related to working environment. The level of productivity can be increased through developing a conducive working environment in the organization. The basic objective of this study is to measure the impact of working environment on productivity of employees. The organizations like banks and insurance companies were selected for conducting this research study. A closed ended questionnaire was developed to get feedback from target audience and different statistical methods were used to derive results from the collected data. It was observed that the factors like supervisor support, relation with co-workers, training and development, attractive and fast incentives and recognition plans, adequate work load at work place are helpful in developing a working environment that has positive impact on employee's level of productivity in the organizations.

**Key Words:** working environment, workers' productivity, recognition plan.

### Introduction

Environment literally means surroundings and all those things that impact human being during the life time is collectively known as environment. A working environment is the environment where people work together for achieving organization objectives. It means systems, processes, structures and tools and all those things which interact with employees and affect in positive or negative ways on employees performance. It can also be defined as the location where a task is completed. When studying place of employment, the work environment involves the physical geographical location as well as the immediate surroundings of the workplace such as a construction site or office building. It typically involves other factors relating to the place of employment such as the quality of the air, noise level and additional perks and benefits of employment such as free child care or unlimited coffee, or adequate parking

In Pakistan banking sector and insurance companies are growing very fast. These are considered dynamic sector both for the employees and employers as well. Now performing job in banks and insurance companies are becoming challenging. A banking job is considered a job full of stress. A lot of mental exercise is involved while working in a bank. Moreover most of the people perform their jobs in banks and insurance companies by sitting in front of computer terminals. The organizations are now taking measures to convert computer monitors in LCDs and by adopting ergonomic design in surroundings of the work place for human comfort. Due to diversification of scope and increase in range of products in banks and insurance companies, the challenges are increasing in these professions. So in this situation conducive working environment plays a pivotal role in keeping employees cool and contented. That is the reason apparent office design and working environment is developed in such a way that motivates employees to put their best efforts to generate optimum productivity. As banking sector and insurance companies are categorized among the services sector so these professions depend on their employees for generating efficiency, effectiveness, and core competencies for attracting and retaining potential customers and for rendering quality of services to the customers. So for this reason direct and indirect factors related to job satisfaction are given great importance so that the employees are able to put their best efforts to generate best results in the organization

### Main Research Problem

The study was conducted to find out that how employees' productivity can be increased by developing a conducive working environment. Whether the selected environmental variables are helpful in developing a working environment that has positive impact on employees' productivity in the organization.

### Objective of Study

The study objectives are described under

- To develop an understanding for describing importance of work place environment in the organizations.
- To describe the factors that develop work place environment and impact positively on employees productivity
- To explain results for validating the proposed frame work.

## Literature Review

A large number of scholars have studied the impact of working environment on productivity of employees as Gonzalez (1999) defines importance of working environment as It is an important determiner of employee performance and helps employees to concentrate on their job properly. In describing relation between HRD climate and performance Mohanty, Susmitaparija and Ghansyamsahu (2012) found that a positive relation exists between HRD climate and employee performance and any change in working climate impacts on performance. Similarly working environment also impacts on job satisfaction as studied by Bakotic and Babic (2013) that employees prefer to work in working environment that is less risky. Similarly office design also impacts on performance environmental factors are source of motivation by employees as pointed out by Amina and Shehla (2009). Mokaya et al. (2013) found that factors like working conditions, remuneration and promotions play important role for employees' level of job satisfaction. Ollukkaran and Gunaseelan (2003) found that how well employees engage with their working environment, it will have positive impact on employees' performance level. Smrita et al. (2010) found that the development of good culture in the organization affects employees' level of motivation. Mcguire and McLaren (2007) found that a working environment has a strong impact on employees well being and develops interaction, collaboration and innovation and increase job satisfaction. In studying the impact of indoor environment, Roelofsen (2007) found that indoor environment has great impact on job performance and level of performance can be increased from 5 to 15 percent because of improving working conditions. Work place level also impacts on employees stress as according to Vischer (2006) that a good working environment will lead to better fit between work space and employees and results in improving behavior and stress related emotions. A good working environment changes employees approach towards job as according to Berg (1999) job and overall working environment has substantial effect on worker's views about companies to help balancing work and family life. In describing factors constituting a healthy working environment, Goudswaard (2012) highlighted work life balance, motivation level psychological conditions, social dialogue, management and leadership coherence, transparency develop a good working environment and a good working environment leads to increase organization productivity. Yasin Sheikh Ali et al. (2013) found that the productivity of employees will increase by keeping working conditions and working environment up to certain threshold level and subsequently will decrease if work load will increase from above certain threshold level. Haynes(2008) found that the behavior components of working environment have more impact than the physical components of working environment and in the environment where level of interaction is high, supports creativity and transfer of transactional knowledge. Sehgal (1995) found that office design play vital role in increasing employees' productivity level. It has been observed by the scholars that the work place environment contributes to 24% in job satisfaction. It increases productivity level of an individual by 5% and team performance can be increased to 11% through developing good working environment. Arokiasamy (2013) found that the factors like compensation, rewards, job security and working environment increase level of commitment and sense of belonging with the organization. Noah and Steve 2012) found that a working environment in an organization increases level of job satisfaction that ultimately leads to achievement of organization goals.

### Distinction of this study

In this research study, the major focus is done on the point how conducive working environment can be created in the organization. The variables selected for study belong to behavioral aspects of working environment and play significant role in developing a conducive working environment. The factors have been studied in the context of banks and insurance companies which mostly depend on employees productive efforts for the growth of the organization.

### Research Methodology

The research design consisted on cross sectional data analysis and it was a field survey through self-developed questionnaires. Primary and secondary data was used to conduct the research study. The primary collected by using a questionnaire while secondary data was collected through journals, articles, research papers, magazines and internet etc.

### Selected Variables.

Dependent and independent variables were used to conduct the research study.

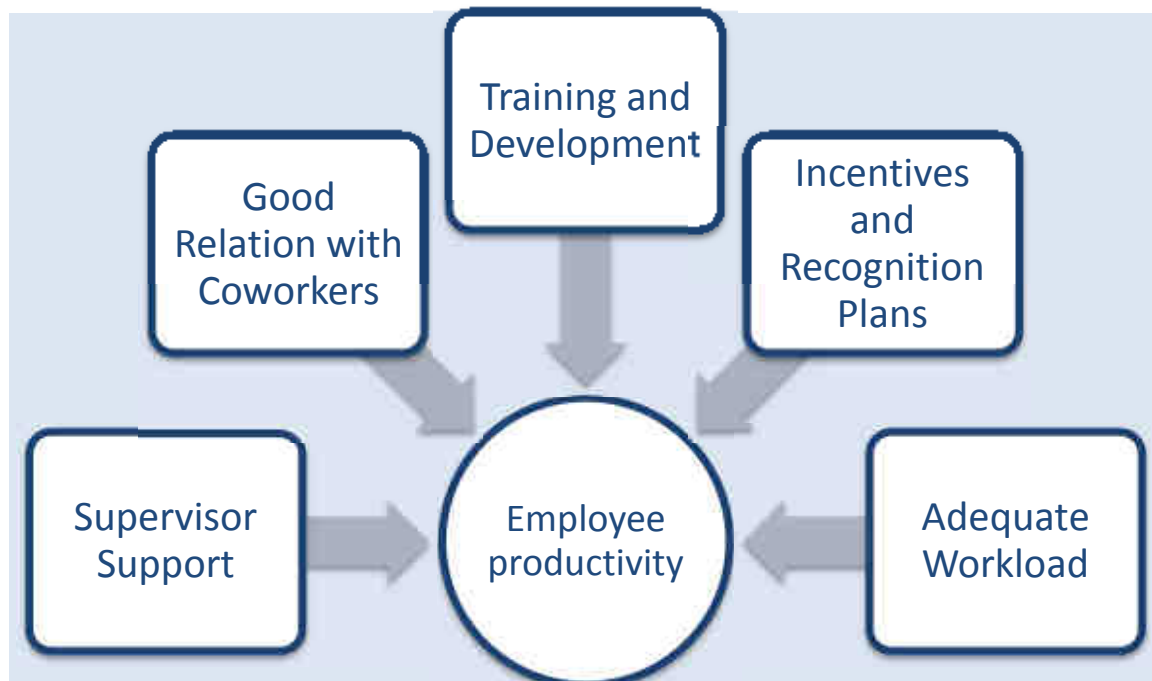
#### Dependent variables

Employees' productivity was used as a dependent variable

**Independent Variables:** The independent variables include: supervisor support, good relations with coworkers, training and development, attractive, fast incentive and recognition plan and adequate work load

#### Conceptual Model

The conceptual of Model of this study is presented in the Figure 1.



**Figure5: Factors constituting working environment and their impact on Productivity**

The above figure indicated the impact of factors that were selected to represent working environment and their impact on productivity.

**Supervisor Support:** It means the role played by the supervisor in equipping knowledge with job knowledge. It also means the extent of value given by supervisor to employee contribution and care about employee well-being.

**Good Relations with coworkers:** Relation with coworkers includes relation with employees who are at the same hierarchical level and have no authority over one another.

**Training and development:** Training means the planned and systematic modification of behavior through learning events, activities and programs which result in the participants achieving the levels of knowledge, skills, competencies and abilities to carry out their work effectively.

**Attractive, fast incentive and recognition plan:** Monetary and non-monetary benefits plans developed as the result of employees' achievement of specific objectives.

**Adequate work load:** It is intensity of work assignment or the amount of work performed by the employees.

**Hypothesis:**

Following hypothesis were developed to conduct the study

**Hypothesis 1**

H<sub>1A</sub>: Supervisor Support develops a conducive working environment in the organization.

H<sub>1B</sub>: Supervisor Support increases employees' level of productivity in the organization

**Hypothesis 2**

H<sub>1A</sub>: Relation with coworkers develops a conducive working environment in the organization.

H<sub>1B</sub>: Relation with coworkers increases employees' level of productivity in the organization.

**Hypothesis 3**

H<sub>1A</sub>: Training and development develops a conducive working environment in the organization.

H<sub>1B</sub>: Training and development increases employees' level of productivity in the organization

**Hypothesis 4**

H<sub>1A</sub>: Attractive, fast incentive and recognition plan develops a conducive working environment in the organization.

H<sub>1B</sub>: Attractive, fast incentive and recognition plan increases employees' level of productivity in the organization

**Hypothesis 5**

H<sub>1A</sub>: Adequate work load develops a conducive working environment in the organization.

H<sub>1B</sub>: Adequate work load increases employees' level of productivity in the organization

**Hypothesis**

H<sub>0</sub>: Working environment does not increase employees level of productivity in the organization

H<sub>1</sub>: Working environment increases employees' level of productivity in the organization

### Sampling Design and Method

Primary data was collected through a structured questionnaire. The questionnaire was based on five point Likert scale. The bankers and employees of insurance companies was the target audience. Both new joiners and experienced bankers was targeted. Almost 175 questionnaires were distributed among employees of different banks in different cities and out of them 141 filled questionnaires were received. Similarly 65 questionnaires received from employees of insurance companies out of total about 90 distributed questionnaires. The cross sectional descriptive study design was used to examine different variables of a working environment affecting performance and productivity of the employees in different banks and insurance companies in different cities of Southern Punjab. After collection of primary data, coding was used to translate respondents' responses and to organize and summarize research data in to manageable form. The data was analyzed by using Microsoft Excel and the Statistical Package for Social Sciences (SPSS 17.0). The data was also analyzed using descriptive statistics like frequencies, percentages and mean, standard deviations etc to explain the variable characteristics while inferential statistics including correlation and regression analysis was used to determine the relationship between variables. The research hypotheses were tested by using Pearson's Moment of Correlation.

### Data Analysis

Out of 206 respondents, there were 189 men and 17 women who took part in the survey study. Their percentage was 92 % and 8% respectively. So for as their level of education is concerned, there were 10 respondents who were intermediate, 67 were bachelors and 129 had master and above education level. Their percentage was 4.8%, 32.5% and 62.7% respectively. The respondents belong to different age groups. Like 6 belong to age group 20-25 years, 142 were between 26-35 years, 51 were between 36-45 years and 1 respondent belonged to age group level of 46 and above. Among the respondents, 106 had professional experience from 1 to 5 (years), 59 were level of experience from 6 to 10(years), 17 had 11-15(years), 19 had 16-20, 3 were from 21-25(years). One had 26 to 30 (years) years' experience and only person had experience from 31 to 35 (years).

The respondents belonged to 23 different banks and insurance companies. These were Meezan Bank, Bank of Punjab, bank Alfalah, Bank Alhabib, Khushhali Bank, EFU insurance company limited, State Life Insurance company, Habib Bank, Bank Islami, Faysal Bank, NRSP Bank, National Bank, Habib Metro bank, UBL, NIB Bank, Jubilee General Insurance Company, Pak Qatar Takaful Company, JS Bank, Allied Bank, Punjab Cooperative Bank, Jubilee Life Insurance Company and Askari Bank.. The respondents belong to different cities. These include Rahim Yar Khan, Multan, Bahawalpur, Bahawalnagar, Haroonabad, Layyah and Taunsa. The demographic details of the respondents is given in table 1

**Table 1: Gender Description**

Gender	Frequency	Percentage
Male	189	91.8%
Female	17	8.2%
Total	206	100.0%

**Table 2: Level of Education**

Level of Education	Frequency	Percentage
Matriculation	0	.0%
Intermediate	10	4.9%
Bachelors	67	32.5%
Masters and above	129	62.6%
Total	206	100%

**Table 3 : Age**

<b>Age</b>	<b>Frequency</b>	<b>Percentage</b>
20-25(Years)	6	2.9%
26-35(Years)	143	69.4%
36-45(Years)	51	24.8%
46 years and above	6	2.9%
Total	206	100%

**Table 4; Professional Experience**

<b>Professional Experience</b>	<b>Frequency</b>	<b>Percentage</b>
1-5 (Years)	106	51.4%
6-10(Years)	59	28.6%
11-15(Years)	17	8.3%
16-20(Years)	19	9.2%
21-25(Years)	3	1.5%
26-30(Years)	1	.5%
31-35(Years)	1	.5%
Total	206	100%

**Table 5: Names of Organizations**

<b>Names of Organizations</b>	<b>Frequency</b>	<b>Percentage</b>
Meezan Bank	43	20.9%
Bank of Punjab	27	13.1%
Bank Alfalah	27	13.1%
Bank Alhabib	5	2.4%
Khushhalibank	5	2.4%
EFU Insurance Company	13	6.3%
State Life Insurance Company	23	11.2%
Habib Bank	1	.5%
Bank Islami	1	.5%
Faisal Bank	4	1.9%
NRSP Bank	1	.5%
National Bank	1	.5%
Habib Metro Bank	6	2.9%
United Bank LTD	4	1.9%
NIB Bank	1	.5%
Jubilee General Insurance Co.	2	1.0%
Pak Qatar Takaful	5	2.4%
JS Bank	5	2.4%
Allied Bank	1	.5%
Punjab Cooperative Bank	1	.5%
Jubilee Life Insurance Company	22	10.7%
Askari Bank	8	3.9%
<b>Total</b>	<b>206</b>	<b>100%</b>

**Table 6: Cities**

City	Frequency	Percentage
Rahim Yar Khan	20	9.7%
Multan	114	55.3%
Bahawalnagar	16	7.8%
Haronabad	15	7.3%
Taunsa	10	4.9%
Layyah	22	10.7%
Hasil Pur	8	3.9%
Bahawalpur	1	.5%
Total	206	100%

**Analysis of Questionnaire through Simple Descriptive Statistics.**

**Table 7**

**Q#1 Does your supervisor help you in playing role to improve working environment in the organization?**

Responses	Frequency	Percentage
Strongly Disagree	8	3.9%
Disagree	7	3.4%
Neutral	29	14.1%
Agree	88	42.7%
Strongly Agree	74	35.9%
Total	206	100%

Sample Mean(S.D) 4.03(0.995)

From the above table, we observed that 42.7 percent employees were agree and 35.9 percent employees were strongly that supervisor support is helpful in improving working environment in the organization. 14.1 percent respondents were neutral with the view about role of supervisor in improving a conducive working environment. This is because it is the vision of the supervisor that is helpful in developing a working environment where maximum level of productivity is obtained.

**Q#2 Do you think that your productivity level is increased with the help of your supervisor?**  
**Table 8**

Responses	Frequency	Percentage
Strongly Disagree	3	1.5%
Disagree	6	2.9%
Neutral	27	13.1%
Agree	90	43.7%
Strongly Agree	80	38.8%
Total	206	100%
Sample Mean(S.D)	4.16(0.864)	

In responding the question that the level of productivity is increased because of strong supervisor support, we observed that majority of respondents were agree or strongly agree with the statement. We see that 43.7 percent employees were agree and 38.8 percent employees were strongly agree that the productivity is increased because of strong supervisor support is increased.. The results are also endorsed with high mean score 4.16 with score range from 1 to 5.

**Table 9**

**Q#3 Do you think that good relation with coworkers helps to play role in developing a good working environment in the organization?**

Responses	Frequency	Percentage
Strongly Disagree	5	2.4%
Disagree	1	.5%
Neutral	40	19.4%
Agree	84	40.8%
Strongly Agree	76	36.9%
Total	206	100%
Sample Mean(S.D)	4.09(0.892)	

From the above table we observed that good relations with coworkers were helpful in developing a conducive working environment. The results showed that 40.8 percent employees were agreed and 36.9 percent employees were strongly agreed with the statement that conducive working environment can be generated by developing good relations with the coworkers.



**Table 10**  
**Q#4 Do you think that good relation with coworkers helps you to increase your level of productivity on the job?**

Responses	Frequency	Percentage
Strongly Disagree	9	4.4%
Disagree	5	2.4%
Neutral	35	17.0%
Agree	90	43.7%
Strongly Agree	67	32.5%
Total	206	100%
Sample Mean(S.D)	3.98(0.995)	

From the above table we saw that 43.7 percent employees were agreed and 32.5 percent employees were strongly agreed with the opinion that good relation with coworkers is helpful in developing a working environment that generates maximum productivity in the organization.

**Table 11**  
**Q#5 Does a good training and development plan help you in playing role to develop a good working environment in the organization?**

Responses	Frequency	Percentage
Strongly Disagree	8	3.9%
Disagree	2	1.0%
Neutral	26	12.6%
Agree	106	51.4%
Strongly Agree	64	31.1%
Total	206	100%
Sample Mean(s.D)	4.05(0.909)	

It was clear from the above table that 51.4 percent employees were agreed and 31.1 percent employees were strongly agreed with the opinion that because of good trainings and development programs, a conducive working environment can be created in the organization where high out put level can be achieved with efficient utilization of the resources

**Table 12**  
**Q#6 Does a good training and development plan help you to increase level of productivity in the organization?**

Responses	Frequency	Percentage
Strongly Disagree	6	2.9%
Disagree	3	1.5%
Neutral	28	13.6%
Agree	91	44.1%
Strongly Agree	78	37.9%
Total	206	100%
Sample Mean	4.13(0.907)	

From the above table we see that the level of productivity in the organization is increased because of effective trainings and development programs. This is due to the reason that after having necessary trainings employees are able to develop such an atmosphere in the organization or in any department, where level of productivity is increased

**Table 13**  
**Q#7 Does a good incentive and rewards plan helps in playing role to develop a good environment in the organization. ?**

Responses	Frequency	Percentage
Strongly Disagree	3	1.5%
Disagree	2	1.0%
Neutral	22	10.7%
Agree	90	43.7%
Strongly Agree	89	43.1%
Total	206	100%
Sample Mean(S.D)	4.26(0.802)	

The above table indicated that good working environment can be created through developing good and attractive incentives and rewards plans. Out of all 206 respondents 43.7 percent employees were agreed and 43.1 percent employees were strongly agreed and endorsed the statement that a conducive working environment can be created through good incentives and recognition plans. The results were validated with high mean score as 4.26.

**Table 14**  
**Q#8 Does a good performance incentive and rewards plan help you to increase level of productivity in the organization?**

Responses	Frequency	Percentage
Strongly Disagree	2	1.0%
Disagree	6	2.9%
Neutral	18	8.7%
Agree	89	43.2%
Strongly Agree	91	44.2%
Total	206	100%
Sample Mean(S.D)	4.27(0.815)	

From the above table we observed that 43.2 percent employees were agreed and 44.2 percent employees were strongly agreed that the level of productivity can be increased by developing attractive and fast incentives and recognition plans in the organization. The high mean score as 4.27 also endorse the statement.

**Q#9 Do you think that adequate work load helps you to develop in playing role to develop a good working environment in the organization?**

Responses	Frequency	Percentage
Strongly Disagree	10	4.9%
Disagree	7	3.4%
Neutral	42	20.4%
Agree	80	38.8%
Strongly Agree	67	32.5%
Total	206	100%
Sample Mean(S.D)	3.91(1.048)	

From the above table, we observed that 38.8 percent employees were agreed and 32.5 percent employees were strongly agreed that adequate work load in the organization was helpful in developing a working environment that is conducive to employees. The argument was validated with high mean score as 3.91.

**Table 16**

**Q#10 Do you think that adequate work load helps you to increase your level of productivity in the organization?**

Responses	Frequency	Percentage
Strongly Disagree	9	4.4%
Disagree	3	1.5%
Neutral	42	20.4%
Agree	84	40.7%
Strongly Agree	68	33.0%
Total	206	100%
Sample Mean(S.D)	3.97(0.995)	

Adequate work load in the organization was helpful in developing a working environment that is helpful in increasing employees productivity in the organization. The argument was validated with majority of the respondents as agreed are strongly agreed with high mean score 3.97.

**Table 17**

**Correlation between work environment produced due to selected factors and productivity**

	r value	p value
Supervisor Support	0.533	0.000
Good relation with coworkers	0.530	0.000
Training and development	0.643	0.000
Incentives and Recognition plans	0.594	0.000
Adequate Workload	0.755	0.000

From the above table we observed that the value of Pearson r is greater than 0.00 that indicated that a positive correlation existed between working environment composed of selected factors and productivity.

It was also clear that as the p value or sig (2-Tailed) values are less than 0.05 that indicated a significant correlation between working environments created due to selected factors and productivity.

**Findings and Results**

From the above results we observed that Supervisor Support helpful in developing a working environment that leads to increase in employees' productivity. The results are in line with Leblebici (2012) who argued that the supervisor support is helpful in increasing level of productivity of the employees. Good relations with coworkers were helpful in developing an environment that increased employees productivity The results are also proved from Ollukkaran and Gunaseelan(2012), who pointed out that good relations with coworkers influence employee level of performance. Training and Development is helpful in developing a working environment that will improve employees' productivity. Same results indicated by Ollukkaran and Gunaseelan (2012), who proved that training and development is helpful in increasing employees' performance in the study of "Impact of Working environment on Employee Performance". Similarly good incentives, rewards and recognition plans are also helpful in developing a conducive working environment that has positive impact on employees productivity as endorsed. The results are also validated by Condly et.al (2003) who found that incentives plan can significantly

increase performance when they are carefully implemented. We have also found that adequate work was helpful in increasing level of productivity in the organization. Similar results were described by Ali et.al (2013), who explained that positive relationship existed between employees' productivity and work load in presence of good working conditions. The working environment also impact on employees' level of productivity. The results are in line with Ajala (2012), who argued that a conducive working environment aids to improve the productivity of employees in the organization.

### **Conclusion**

From the above analysis we have reached the conclusion that working environment is helpful increasing employees' level of productivity. Factors like supervisor support, good relation with co workers, training and development, attractive and fast incentives and recognition plans and adequate work load are helpful in developing a working environment that has positive impact on employees' level of productivity in the organization. The results also support our proposed model that was developed for conducting research study in banks and Insurance Companies in multiple cities of Southern Punjab in Pakistan. The results also send a message to organizations especially financial Institutions that by developing a conducive environment, the level of employees' productivity can be increased and maintained.

### **Practical Implications**

As the employees play important role in the progress of banks and insurance companies and a lot of time and resources require to train and retain the employees and to equip them according future challenges, so developing a conducive working environment is a crucial issue faced by banks and insurance companies. The study has highlighted the importance of supervisor support, good relation with coworkers, training and development, incentive and recognition plans and adequate workload at the work place. The findings recommend the organizations to develop strategies which are useful in developing a conducive working environment at the workplace.

### **Recommendations**

Following recommendations were made on the base of above research study

1. Organization must observe continuously the dynamic nature of the environment
2. Organizations must implement latest concepts of HR in the organization to create maximum satisfaction among the employees.
3. The management must develop a win- win approach in the organization and try to develop the concepts of synergy and team work among the employees.
4. The organizations must initiate continuous training programs for line managers on developing a conducive working environment in the organization.
5. Efforts must be made to keep employees always motivated. For this reason organizations must offer good incentives and recognition plans to achieve organization's goals.
6. There should be strong job rotation policy implemented specially in the banks to enrich employees with maximum exposure of the profession.
7. The target organizations must discourage to develop the culture of late sittings that is also a reason of creating non conducive working environment in the organizations.
8. The organizations must offer good benefits plans for low level employees to keep them contented.
9. The organizations must encourage and arrange daily physical exercise facilities for employees to keep them physically fit on the job,
10. The organizations must regularly review the salaries and wage structure of the employees and ensure that they are commensurate with the skills and experiences of the employees and must be comparable to other organizations in the market.
11. The organizations must implement strong internal controls to save organizations from unintentional errors and frauds.
12. The organizations must develop strong job security plans to enhance employees confidence on the organizations.
13. The organization must also get feedback from the employees to find out what kind of ways can be adopted to get them motivated. This will also give them a sense of feelings that they are important factor of the organization.
14. The organizations must open ways of communications between management and employees. This will help organizations to generate suggestions that will help in improving working conditions in the organizations.
15. The organizations must offer counseling to resolve domestic and job related issues.
16. The organizations must encourage employees to develop new methods and experiment with new ideas that lead to increase in employees productivity.
17. The organization management must set clear policies and procedures to achieve organization goals.

### Direction for Future Research

Banks and Insurance companies are important indicators of Financial Institutions. The study provides a direction for future research as the future research can also be conducted to examine the impact of working environment on productivity of employees in banks and insurance companies, based on the variables selected for conducting the research study.

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