

Influence of Employee Involvement on the Performance of Commercial Banks in Kenya

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ABSTRACT

Employee involvement is important for driving performance, as engaged employees are more likely to contribute positively to organizational goals, leading to enhanced productivity and innovation. High performance is essential for maintaining competitiveness, achieving financial stability, and ensuring long-term success. However, Commercial Banks in Kenya face a pressing need to improve performance, as existing gaps in employee involvement could be hindering the organization's potential and leading to missed opportunities. This paper sought to determine the influence of employee involvement on the performance of Commercial Banks in Kenya. The study applied a descriptive research design on 38 Commercial Banks in Kenya as the unit of analysis in the study. The target respondents were 190 middle-level managers of commercial banks in Kenya as the unit of observation. Stratified random sampling technique was applied in addition to Taro Yamane's formula to sample 129 participants in the study. The study gathered data through questionnaires which were administered both physically and online. Data collected was analyzed through both descriptive and inferential analyses. Results revealed a β of 0.435 and a p-value of 0.001, between employee involvement and performance of commercial banks in Kenya. The study concluded that employee involvement had a positive and significant influence on the performance of commercial banks in Kenya. The study recommends that Commercial Banks in Kenya should empower employees by expanding decision-making structures to encourage ownership and active participation. The study also recommends regularly updating training programs to align with employees' evolving needs. Additionally, the study recommends strengthening communication channels to keep employees informed about organizational changes. The study further recommends implementing a structured and frequent recognition program to boost employee morale. Moreover, the study recommends expanding leadership development opportunities through mentorship and workshops. Lastly, the study recommends increasing the frequency of team-building activities to foster stronger relationships and a collaborative culture.

Key Words: Employee Involvement, Performance, Commercial Banks, Kenya

INTRODUCTION

The performance of any firm depends on its ability to maintain its human resource skills to ensure maximum productivity. Although an organization's performance is affected by many factors, firms must invest in having effective employees if they are to be competitive in the market (Afram et al., 2022). Satisfied employees in the organization enable a firm to retain its top talents thus saving money which could be used in recruiting and training new ones. Several studies have shown that effective human resource practices play a crucial role in enabling an organization to post better performances.

Odhiambo, Ouko, and Muhoho (2020) explain that human capital management has taken a precedential role in the business environment as it enables firms to create a competitive edge in the market. As such, human capital management is critical for a firm's performance and competitive advantage.

An organization ought to ensure that its employee management models are linked with its workforce needs and its strategic direction. In the current lean and mean business environment, employee development is necessary for survival (Chukwuemeka, 2020). Employee involvement is one of the most effective human resource

management models that enables an organization to adapt to the rapid changes in the business environment. Employee involvement in the organizational strategies helps a firm to position effectively in the market thus attracting the best talents in the market.

According to Ontita and Kinyua (2020), employee involvement is the process by which employees participate in the organization's decisions. Employee involvement entails empowering employees to ensure their input is taken into account to improve the firm's performance. Employee involvement requires that employees participate in the making of decisions and problem-solving through greater autonomy in the workplace. Studies have found that employee involvement has a positive impact on the organization's performance. Because such employees are motivated and more committed in the workplace. Creating an environment for employee involvement entails abandoning command-control systems and structures that keep employees under control. In this regard, the organizational managers act as facilitators rather than controllers of the workplace.

Employee involvement plays a very crucial role in the performance of commercial banks in any part of the world (O'Connell, 2022). The performance of commercial banks is very important for the economic growth and development of any country. These institutions make multiple contributions to the economy through such issues as the generation of employment, provision of capital, and credit to the population. The performance of commercial banks is, thus very critical for the performance of a country. According to Islam (2023), the performance of these banks depends on their ability to make profits and achieve their overall objectives. Importantly, commercial banks in different parts of the world leverage employee involvement to create a competitive edge in the highly dynamic financial sector. These firms can keep up with the changes in the business environment by attracting and retaining the top talents in the workplace by creating the right business environment where the employees are satisfied.

The banking sector in the United Kingdom is very vibrant, whereby it plays a crucial role in resource mobilization and provision of capital to the population (Ahmed & Calice, 2023). These commercial banks act as the intermediaries between the secondary and the primary money markets thus enabling the government to execute its monetary programs. In China, commercial banks are a crucial part of the country's manufacturing and export program (Dong et al., 2020). These banks offer loans and capital to individuals and organizations that are engaged in export businesses. In Africa, commercial banks have continuously played a crucial role in the economic growth and development of the local economies. For instance, in Uganda, commercial banks offer loans and provide capital for both small and big organizations (Florence & Nathan, 2020). These institutions have played a huge role in the country's development and expansion of economic activities. In Tanzania, the banks offer important financial services that cannot be offered in credit unions and social groups (Ally, 2022). The banks have been critical in the development of the mining and energy sectors through the provision of capital at competitive prices.

In Kenya, commercial banks play a crucial role in the country's economic growth and development through the provision of critical services such as capital, education loans, mortgage financing, and foreign exchange among others. The country has about 42 non-commercial banks whereby 28 are domestic and 14 foreign-owned, 49 insurance firms, and about 200 licensed SACCOs (Ontita & Kinyua, 2020). The advent of mobile money integration in the country has enabled the banks to increase access to these services whereby more Kenyans can acquire banking services. Customers can access banking services on their phones and get services such as microloans, money transfers, utility bill payments, and other payment services. Besides, the huge access to the banking sector has also led to the expansion of the country's capital market (Odhiambo, Ouko, & Muhoho, 2020). Many Kenyans can now access treasury bills and treasury bonds owing to the huge presence of banks that have to diversify their services to survive in the market.

Despite the huge role played by commercial banks in the country's economy, they still face some very critical challenges. One of these challenges is the high competition from the mobile-money sector and from the SACCOs (Mugambi & Kinyua, 2020). These institutions require less capital to start and have lesser regulation frameworks than banks. As such, Banks find it hard to keep up with the competition offered by these alternative institutions. The high competition in the market also means that banks have to compete to get the best talent in the market. The few available employees are overworked leading to fatigue which in turn leads to poor customer satisfaction (Koskei, 2020). The working conditions in the banking sector have also been a major issue as the bank managers are only concerned with profit making and survival in the market. As a

result, there is low employee engagement in organizational issues leading to poor employee satisfaction. These challenges have therefore affected the performances of the banks requiring the managers to develop better strategies that will make the workplace better (Ananga, Mwalili, & Nyang'au, 2024). Improving the performance of the banks requires the managers in commercial banks to identify ways to motivate their employees and increase productivity. Lack of investment in employee engagement in the workplace has led to high turnover rates whereby the top employees move from one bank to another. This study seeks to explore the influence of employee involvement on the performance of commercial banks in Kenya.

LITERATURE REVIEW

Employee Involvement

Employee Involvement entails the process by which employees' influence is incorporated into the organization despite the inequality in a hierarchy (van Assen, 2021). It entails the process by which the subordinate employees in the workplace can share in the decision-making with the superiors. Employee involvement ensures that all employees can engage in information processing, problem-solving, and other decision-making issues. Studies have shown that employee involvement increases their engagement in the workplace which in turn increases their performance (Rameshkumar, 2020; Tortorella et al., 2021). For instance, employee involvement enables them to share information which in turn creates the notion that the management trusts them. Besides, employees can understand and share their views on what is going on in the workplace and use this information to the organization's advantage.

Employee involvement enables firms, especially commercial banks to create and sustain a competitive advantage in the workplace. Such employees feel that they are actively involved in the day-to-day problem-solving and decision-making (Mohsen & Sharif, 2020). The employees can reflect their attitudes in the workplace and voice any concerns that may arise about their jobs. High levels of employee involvement improve their involvement in problem-solving activities which in turn increases the firm's performance. Such employees have the opportunity to discuss decisions that may affect their jobs. Several studies have shown that employee involvement has a significant impact on the firm's performance (Baskaran, 2020; Sofijanov, & Zabijakin-Chatleska, 2020). Employee involvement also improves the cooperation between the employers thus increasing teamwork. As such, firms can enjoy greater job satisfaction and higher employee motivation in the workplace.

The use of employee involvement in commercial banks in Kenya will enable the banks to improve employee participation in the workplace thus increasing their performance. These employees will also increase customer satisfaction because the employees will be more concerned with providing services to the customers (Deming, 2022). The banks can use employee involvement to create the right organizational culture that attracts the best talents in the workplace. The use of employee involvement in the workplace will enable commercial banks to create and sustain a competitive edge in the market through better performance of employees.

Human Capital Theory

This theory was first introduced by Becker (1962) and later improved by Rosen (1976). The core of this theory is that an organization's employees have skills and abilities that can be improved through the use of training. This theory advocates for the need for firms to invest in their human capital development as this will lead to greater economic output (Becker, 1994). Importantly, the theory states that training is an important investment in an organization's human capital enabling it to improve the employees' productivity. Investing in human capital increases their skills and enables them to offer better services to their customers. Firms using the human capital theory can be able to improve employee satisfaction thus increasing performance.

The human capital identifies the need for training and development in the job market. This type of training ensures that the employees understand the organizational culture enabling them to offer quality services to the customers (Deming, 2022). Firms can employ on-job training to help employees understand how to get involved in the workplace. In the current business environment, firms compete based on their intangible assets such as human capital and innovation. The use of human capital theory explains how firms can use their investments in their employees to increase employee involvement in the job market.

The human capital theory was used in this research because it explains the role of employee involvement in the workplace in a firm's performance. Firms can invest in their employees through training and development to make them participate in the organization's decisions. Besides, this theory explains the impacts of employee training and development on creativity and innovation. However, employees will not be innovative if they are not involved in the decision-making process. As such, the use of human capital theory will enable firms to increase employee involvement in the workplace thus improving their performance.

Empirical Theory

several studies have examined the impact of employee involvement on the performance of firms in several sectors. These studies have shown that employee involvement plays a crucial role in the organization's performance. For instance, Afram, Manresa, and Machuca (2022) examined the effects of employee performance on the performance of commercial banks in Kenya. The research used a cross-sectional research design with a multivariate analysis. The study noted that job enrichment, organization's layout, and employee involvement increase the firm's performance in Kenya commercial banks. The study recommended that firms need to inculcate a culture of involvement to improve their performance in the workplace. This study was conducted in the banking sector in Kenya implying that it offers important insights on the topic. However, the research cannot be generalized because the study objectives of the research examined the role of employee decision-making rather than employee involvement in the banking sector.

In another study, Sofijanova and Zabijakin-Chatleska (2020) examined the effects of employee participation on decision-making on the performance of manufacturing firms in Macedonia. The data for this research was collected from 35 firms operating in the manufacturing sector in Macedonia. Specifically, the study evaluated how employee involvement in the decision-making process and decision-making affects performance. The data in this research was collected using qualitative and quantitative techniques. The results indicated that employee involvement plays a positive and significant role in performance. Importantly, the study pointed out the need for self-managing teams in the firm to facilitate employee involvement in the decision-making process. The main research gap in this study is that it was conducted in Macedonia which has a different cultural and economic climate compared to Kenya. Besides, the study was done in the manufacturing sector which is different from the banking sector in Kenya. As such, the results cannot be used to make generalized conclusions in the Kenyan banking sector context.

Chukwuemeka (2020) explored how employee participation in the decision-making process affects to performance of public entities in Nigeria. The study used the subjective theory to examine how participation can help improve performance in these firms. A survey research design was employed whereby a sample of 350 employees was identified from a population of 1740 employees. The researcher employed a multiple regression model to evaluate whether employee consultation, employee engagement, and employee commitment affect the performance of these firms. The study showed that these variables have a positive and significant effect on the performance of the firms. Importantly, the study noted that employee involvement increases employee satisfaction which in turn increases productivity in the workplace. This study was conducted in the Nigerian public sector which is different from the commercial banks sector implying that the results cannot be generalized in the Kenyan commercial banks sector.

Another study by Hermawan, Thamrin, and Susilo (2020) examined how employee involvement affects performance in firms in Milieu in Pakistan. The study collected data using questionnaires whereby a sample size of 500 was used. The researcher used correlation and regression models to check the relationship between the variables. The variables for the research included empowerment, orientation, and capacity building in the firm. The results showed that employee engagement increases the performance from 56% to about 94%. The study showed that firms that delegate the decision-making process to their employees have better performance than those that do not. Besides, developing employee skills increases their involvement in the decision-making process which in turn improves the performance. The main research gap in this study is that it was done in Pakistan which has a different economic and political system compared to Kenya. As such, the results from this study cannot be used to make generalized conclusions about Kenya's commercial banks.

Baskaran (2020) focused on the influence of employee involvement in the firm's performance by focusing on employee contribution. This study was conducted on divisional secretariats in Sri Lanka whereby descriptive

research design was used. The study population entailed 190 divisional secretariats whereby simple random sampling was used. Structured questionnaires were analyzed using descriptive and inferential statistics. The results showed that employee involvement affects the employee performance in the firm. Consequently, firms can register higher performance by engaging their employees in the decision-making process. The study concluded the need for engaging employees on issues that affect their jobs as this will increase their performance. The main research gap in this study is that it was conducted in Sri Lanka which has a different social-cultural setting from the Kenyan commercial bank sector. As such, the results from this study cannot be used to make generalized decisions on Kenyan commercial banks.

DATA AND METHODS

Research Design: A descriptive research design was applied in this study as it portrays the situation without manipulating the variables. The research design was also used because it focuses on answering questions about “when?” “How?” “Why” and “What?” about a study. Utilizing this approach enabled the researcher to investigate the influence of employee involvement on the performance of Commercial Banks in Kenya. The study examined employees from 38 commercial banks in Kenya with a total of 190 middle-level managers as the unit of observation.

Sample Size and Sampling Methods: The study applied the Taro Yamane Formula to arrive at an appropriate sample size, the formula is given as follows:

$$n = N / (1 + N * e^2) \dots \dots \dots \text{equation (i)}$$

Where (n) is the sample size obtained, (N), is the population size, and e is the level of precision (margin error of sampling). With a sampling error of 5%, the following sample size was obtained as follows;

$$n = 190 / (1 + 190(0.05)^2) = n \approx 128.81, \text{ which is } 129 \text{ to the nearest whole number.}$$

Data Collection Instruments and Methods: The study used questionnaires that were administered both physically and electronically to capture the data needed because they are easy to apply and have the ability to collect data within a short time. The pilot for the study was tested on a 10% sample size (129), which is 13 respondents for purposes of testing for reliability and validity.

Data Analysis: The data was analyzed through, descriptive analysis, and inferential analysis. Descriptive analysis included mean, frequency, mode, and standard deviation. The study also conducted inferential analysis including, correlation analysis, and regression analysis to enable the researcher to make conclusions from the sample data. The findings were presented in tables accompanied by narratives with a significance level set at 0.05 to determine the influence of employee involvement on the performance of Commercial Banks in Kenya.

$$Y = B_0 + B_1 + e \dots \dots \dots \text{equation (ii)}$$

Where Y was the performance of the Commercial Banks in Kenya, B_0 was the constant, B_1 was the coefficient for employee involvement and e was the error term.

RESULTS AND DISCUSSIONS

Response Rate: The study sought to collect data from 129 respondents, however, the study managed to collect data from 118 respondents which represented a response rate of 91.47%, and only 8.53% of the respondents did not manage to return their questionnaires. Fowler (2019), argued that a response rate of 50% is adequate, whereas a response above 70% is ideal for further data analysis.

Descriptive Statistics on Employee Involvement

Table 1 revealed that respondents agreed that their organization allows employees to make decisions within their roles as indicated by a mean of 4.14. Additionally, the results revealed that respondents agreed that their organization had implemented a structure where decisions are made at various levels as indicated by a mean of 4.10. Besides, the results revealed that respondents agreed that their organization offers regular training sessions to upgrade employees' skills as shown by a mean of 4.14. Also, the results established that

respondents agreed that their organization keeps employees informed about organizational changes as indicated by a mean of 4.20. Moreover, the results revealed that respondents agreed that their leaders acknowledge and celebrate employees' achievements as shown by a mean of 4.01. The results also revealed that respondents agreed that their organization provides opportunities for employees to develop leadership skills as indicated by a mean of 4.02. Lastly, the results revealed that respondents agreed that their organization organizes events and activities that promote teamwork and collaboration as shown by a mean of 3.92.

The results were in agreement with previous studies by Hermawan, Thamrin, and Susilo (2020) who examined how employee involvement affects performance in firms in Milieu in Pakistan. The results showed that employee engagement increases performances from 56% to about 94%. The study showed that firms that delegate the decision-making process to their employees have better performance than those that do not. Besides, developing employee skills increases their involvement in the decision-making process which in turn improves the performance.

Table 1: Descriptive Statistics on Employee Involvement

Statement	SD	D	N	A	SA	Mean	Std. Dev
Our organization allows employees to make decisions within their roles	3 (2.5%)	2 (1.7%)	5 (4.2%)	73 (61.9%)	35 (29.7%)	4.14	.787
Our organization has implemented a structure where decisions are made at various levels	3 (2.5%)	2 (1.7%)	12 (10.2%)	64 (54.2%)	37 (31.4%)	4.10	.841
Our organization offers regular training sessions to upgrade employees' skills	-	4 (3.4%)	17 (14.4%)	55 (46.6%)	42 (35.6%)	4.14	.787
Our organization keeps employees informed about organizational changes	2 (1.7%)	3 (2.5%)	6 (5.1%)	65 (55.1%)	42 (35.6%)	4.20	.791
Our leaders acknowledge and celebrate employees' achievements	4 (3.4%)	2 (1.7%)	13 (11.0%)	69 (58.5%)	30 (25.4%)	4.01	.862
Our organization provides opportunities for employees to develop leadership skills	3 (2.5%)	2 (1.7%)	13 (11.0%)	72 (61.0%)	28 (23.7%)	4.02	.806
Our organization organizes events and activities that promote teamwork and collaboration	2 (1.7%)	10 (8.5%)	16 (13.6%)	57 (48.3%)	33 (28.0%)	3.92	.953

Descriptive Statistics on Performance

Table 2 revealed that participants agreed that the number of depositors had increased in the past five years as shown by a mean of 4.24. Additionally, participants agreed that their bank has among the lowest loan default rates, non-performing loans as indicated by a mean of 4.03. Moreover, the results revealed that participants agreed that they have drastically had an increase in new account openings in the past five years as indicated by a mean of 4.16. Besides, the results revealed that participants agreed that they have increased the number of their existing branches in the past five years as shown by a mean of 3.93.

Lastly, the results established that the participants agreed that profits for their organization have increased and customers have expressed satisfaction with services as shown by a mean of 4.03.

Table 2: Descriptive Statistics on Performance

Statement	SD	D	N	A	SA	Mean	Std. Dev
The number of depositors has increased in past five years	1 (0.8%)	3 (2.5%)	9 (7.6%)	59 (50.0%)	46 (39.0%)	4.24	.770
Our bank has among the lowest loan de-	3	2	15	66	32	4.03	.836

fault rates, non-performing loans	(2.5%)	(1.7%)	(12.7%)	(55.9%)	(27.1%)		
We have drastically had an increase in new account openings in past five years	-	3 (2.5%)	12 (10.2%)	66 (55.9%)	37 (31.4%)	4.16	.704
We have increased the number of our existing branches in the past five years	2 (1.7%)	9 (7.6%)	21 (17.8%)	49 (41.5%)	37 (31.4%)	3.93	.976
The profits for our organization have increased, and customers have expressed satisfaction with the services	-	8 (6.8%)	20 (16.9%)	50 (42.4%)	40 (33.9%)	4.03	.886

Correlation Analysis

Table 3 revealed a Pearson (r) value of 0.428 and a p-value of 0.001 between employee involvement and performance, which implied that there was a positive and significant relationship between employee involvement and performance of Commercial Banks in Kenya.

Table 3: Correlations Matrix

		Employee Involvement	Performance
Employee Involvement	Pearson Correlation	1	.428**
	Sig. (2-tailed)		.000
	N	118	118
Performance	Pearson Correlation	.428**	1
	Sig. (2-tailed)	.000	
	N	118	118

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

Regression Analysis

Table 4 revealed that 18.3% of the changes in the performance of Commercial Banks in Kenya were explained by employee involvement as indicated by an r-square of 0.183 with other factors not included in the study explaining the difference of 81.7% in the performance of Commercial Banks in Kenya.

Further, the results revealed an F-statistic value of 25.997 with an associated p-value of 0.001, which implies that the simple linear regression model used in the study was a significant fit in predicting the performance of Commercial Banks in Kenya because the observed p-value of 0.001 was less than the critical chosen value of 0.05.

Results also revealed a beta coefficient of 2.286 and a p-value of 0.001 implying that the constant in the model was statistically significant in the prediction of the performance of Commercial Banks in Kenya. Further, results revealed a beta value of 0.435 and a p-value of 0.001 between employee involvement and performance of Commercial Banks in Kenya which implied that employee involvement significantly influenced the performance of Commercial Banks in Kenya because the calculated p-value of 0.001 was less than the critical chosen value of 0.05. The findings of the study concurred with a previous study carried out by Chukwuemeka (2020) who explored how employee participation in the decision-making process affects the performance of public entities in Nigeria. The study showed that these variables have a positive and significant effect on the performance of the firms. Importantly, the study noted that employee involvement increases employee satisfaction which in turn increases productivity in the workplace.

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.428 ^a	.183	.176	.52798		
ANOVA^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	7.247	1	7.247	25.997	.000 ^b

	Residual	32.336	116	.279		
	Total	39.583	117			
Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	..Beta		
1	(Constant)	2.286	.357		6.398	.000
	Employee Involvement	.435	.085	.428	5.099	.000

a. Dependent Variable: Performance

b. Predictors: (Constant), Employee Involvement

CONCLUSIONS AND RECOMMENDATIONS

The study concluded that Commercial Banks in Kenya allow employees to make decisions within their roles. In addition, the study concluded that Commercial Banks in Kenya had implemented a structure where decisions are made at various levels. Further, the study concluded that Commercial Banks in Kenya offer regular training sessions to upgrade employees' skills. Moreover, the study concluded that Commercial Banks in Kenya keep employees informed about organizational changes. Also, the study concluded that Commercial Banks in Kenya leaders acknowledge and celebrate employees' achievements. Besides, the study concluded that Commercial Banks in Kenya provide opportunities for employees to develop leadership skills. Additionally, the study concluded that Commercial Banks in Kenya organize events and activities that promote teamwork and collaboration. Lastly, the study concluded that employee involvement had a positive and significant influence on the performance of Commercial Banks in Kenya.

The conclusions of the study, therefore, are in agreement with the human capital theory which suggests that human capital development leads to greater economic output. The human capital theory states that training is an important investment in an organization's human capital enabling it to improve the employees' productivity. Further, the theory suggests that investing in human capital increases their skills and enables them to offer better services to their customers identifying the need for training and development in the job market with firms scanning employee on-job training to help employees understand how to get involved in the workplace.

The study recommends that Commercial Banks of Kenya should continue empowering employees by maintaining and expanding the current decision-making structure that encourages ownership and active participation. Also, the study recommends that companies should regularly review and update training programs, ensuring they align with employees' evolving needs. Additionally, the study recommends strengthening communication channels, ensuring employees are consistently informed about organizational changes. Moreover, the study recommends implementing a more structured and frequent recognition program to boost morale, ensuring that employees' achievements are acknowledged in a meaningful and consistent manner. Further, the study recommends that Commercial Banks in Kenya should expand opportunities for leadership development through mentorship programs and workshops to prepare employees for future roles, enhancing their commitment to the organization. Finally, the study recommends that companies should increase the frequency and variety of team-building activities to promote stronger relationships among employees, fostering a collaborative culture that enhances overall team performance.

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