Office Environment and Its Influence On Job Performance in Nigeria
(A Study of Guarantee Trust Bank, Asaba)

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ABSTRACT

This study aims to investigate the influence of office environment on job performance. Guarantee Trust Bank, Asaba was taken as a case study with a sample size of 40 from a population 40 employees. A quantitative methodology implying a cross-sectional survey was used to satisfy the study objectives in addition to the literature review. Different dimensions were examined in relation to the office environment factors, including noise; temperature; air; light and colour; space and employers' satisfaction. The collected data was analysed using (SPSS, Version 22). Findings revealed that there is a significant feature of office environment of business organizations it also indicates that there are factors that affect employees productivity in business organizations. It is suggested that Management should try as much as possible to build a office environment that attracts, retain and motivate its employees so that to help them work comfortable and increase organization productivity. The management should identify ways to get the employees to feel motivated as they were before the changes. One of the many ways is to discuss with the employees and understand their needs and try to accommodate them.

Keywords: Office, Environment, Influence, Job Performance, Nigeria

1. INTRODUCTION

A satisfied, happy and hardworking employee is biggest asset of any organisation. Effectiveoffice environment encourage the happier employee with their job that ultimately influence the growth of an organisation as well as growth of an economic. Abiodun, (2011) found that environmental factors are important determinant of job satisfaction. The level of salary, promotion, appraisal system, climate management, and relation with co-workers are the very important factors. Creating better and higher performing workplace requires an awareness of how workplace impacts behaviour and how behaviour itself drives workplace performance. People work individually and interact with others and this requires different workplace solutions. Management's new challenge is to form an environment that attracts, retain and motivate its workforce. The responsibility lies with managers and supervisors at all levels of the organization.

They have to create a working environment where people enjoy what they do, feel like they have a purpose, have pride in what they do and can reach their potential. Theoffice environment affects employee morale, productivity and engagement- both positively and negatively. In an effort to motivate workers, firms have put into practice a number of activities such as performance based pay, employee involvement, recruiting agreements, practices to help balance work and family life as well as various forms of information sharing, (Chandraseker, 2011).

Today'soffice environment is different, diverse and constantly changing. The combination of factors has created an environment where the business needs its employees more than the employees need the business. It is the quality of the employee'soffice environment that most impacts on the level of employee's motivation and subsequent performance. In today's competitive business environment, organizations can no longer afford to waste the potential of their workforce (Hughes, 2010). Therefore, most government organisations are making all possible efforts to makeoffice environment more comfortable, safe and healthy. The workplace environment impacts employee morale, productivity and engagement - both positively and negatively. Comfortable office design motivates the employees and increases their performance to a large extent.

According to Abdulla (2010), environmental factors represent the immediate job environment that contains skills required to perform a job, authority, autonomy, relationship with supervisors and co-workers and other working conditions. It is important for the employer to know how itsoffice environment impacts greatly on the employee's level of motivation and performance. A well designed office signals the values and objectives of the organisation and the use of design in office interior communicates an organisation values and identity. Office design therefore should be one of the factors in affecting employee's productivity. It's therefore important to find out if employee's health can directly or indirectly disturb their work performance or productivity. So it is necessary to study the impact of theoffice environment in an organization on the performance of its employees.

According to a report submitted Uchehara, (2020), the downfall of the negative effects of the COVID 19 which affected business activities and banking. Many companies have reduced their workforce and some very small-scale companies had to shut down their businesses. Many companies have reduced their workforce and some very small-scale companies had to shut down their businesses. Meanwhile, some has retained their workforce but reduced the operation cost by removing unnecessary expenditures and optimising their workforce instead of hiring someone to be assigned for the new task. As part of the effort towards organisational change, Guarantee Trust Bank to bring tried to trim its businesses but due to the nature of the business, it could not be implemented fully.

1.1 Statement of the Problem
Employees use about 50 percent of their existence within work environments, which extremely affect their status of mind, aptitudes, and actions in addition to their performance. Notwithstanding this, the environment in the workplace of most government organizations/ public companies is insecure and harmful to one's health (Perry & Porter, 2012). These comprises poor air circulation, poor personal protective equipment, inappropriate furniture, inadequate security measures in fire emergencies (absence of fire extinguishers), unnecessary noise, unfitting lighting and poorly designed workplaces. Employees operating in these environments are susceptible to job-related ailment and it influences on worker's productivity negatively. Meanwhile, it is the value of theoffice environment that influences greatly on the quality of worker's inspiration and productivity (Hughes, 2010).

 In recent time's competitive corporate environment have created a situation where companies cannot tolerate to misuse the abilities of their staff (Armstrong & Murlis, 2007). For that reason, business organizations cannot afford not to do their possible best to create a comfortable, safe and healthyoffice environment if productivity is a priority. There is important evidence that productivity advancement in business organizations has not kept pace with the growths discovered in the governmental sector (Killefer & Mendonca, 2016). The difficulty is that encouraging local workers is not an easy task in the mist of poor working environment. Noble (2017) states that more attention should be paid in identifying and dealing with working environment because when employee have negative perception to their environment they sometimes suffer from chronic stress.

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

1.2 Objectives of the Study

The general objective of the study is to examine the impact of office environment employee's performance in business organizations using Guarantee Trust Plc, in Asaba as a base.. The specific objectives include;

1.   To examine the features of office environment of selected business organizations.
2.   To determine factors that affect employees productivity in business organizations.

1.3 Research Questions

1   What is the office environment of selected business organizations in?
2   What are factors that affect employee's productivity in business organizations?

1.4 Hypothesis

The study formulated the following l Hypothesis
The study formulated the following l Hypothesis

1.   H0: There are no significant features of office environment of business organizations.
        H1: There are significant features of office environment of business   organizations
2.   H0: There are no factors that affect employees productivity in business organizations.
        H1: There are no factors that affect employees productivity in business organizations

2. LITERATURE REVIEW

This section reviews contemporary articles and publications on work environment, job satisfaction and employees' productivity. It is intended that this review would create the bastion for analyzing the impact of office environment and job satisfaction on employee productivity in business organizations
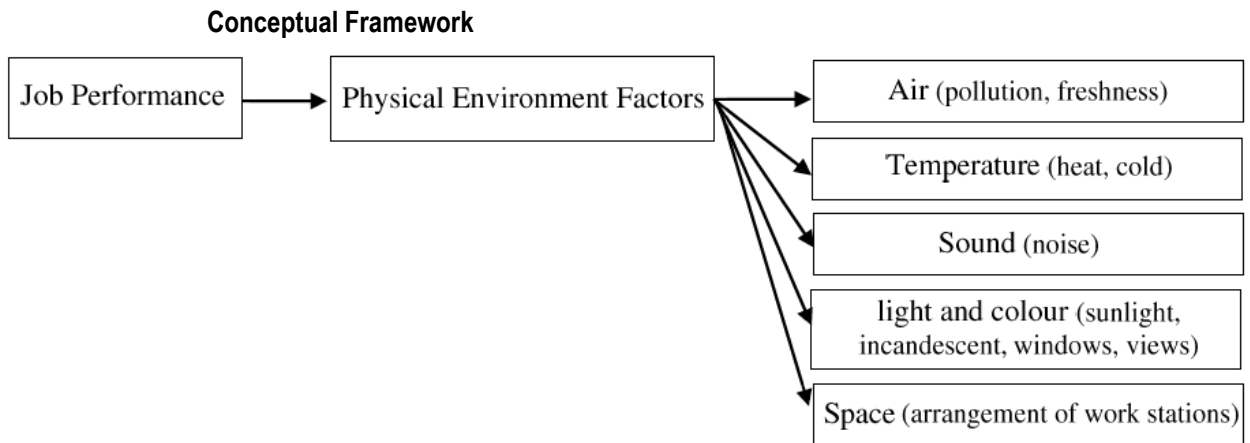
Conceptual Framework

Fig. 1: Conceptual Framework

2.1 Work Environment Factors that Influence the Performance
Based on a description of what is meant by office environment and literature review findings, a strong interaction is found between job performance and physical working environment. The physical environment at work is critical to employees' performance, satisfaction, social relations and health. It is generally understood that the physical design of offices and the environmental conditions at work places are important factors in organizational performance. It will be able to put forward several factors that are included in the working environment and its effects on job performance. The study of Badayai (2012) has confirmed previous studies and classified five main factors of uncongenial working environment as shown in figure 1. (each one of the factors will be discussed individually using the arguments from different research findings on the related study).

(1) Air Factor
The air in the office environment especially its components can play a considerable function in relation to the work behaviour, specifically job performance. As indicated by Ossama, Gamal and Amal (2006), indoor air quality is very significant to the health, comfort, and job performance among employees. Indoor contamination levels frequently exceed open air levels and most of the time workers might spend up to 90% of time alone inside. Most possibly perilous indoor air pollutants are radon, asbestos, inorganic material, environmental tobacco smoke, organics, biological and non-ionizing radiation. Other pollutants such as odours and dusts can cause critical discomfort and feelings of unwillingness, that may lead to a reduction in productivity and job performance. (Ossama, Gamal and Amal, 2006)

(2) Temperature Factor
Good room temperature increases productivity and reduces stress in workers as it plays notable role in workplace environment. Effective temperature indicates how hot or cold our environment really makes us feel (Aamodt, 2004). High temperatures can affect employee's performance, particularly duties required on cognitive, physical, and perceptual duties. (Badayai, 2012)

Chandrasekar (2011) state that high temperatures can have a direct impact on health and lead to heat stress and heat exhaustion. Furthermore, Sehgal (2012) clarified that according to a thin person, a higher temperature may be better. However, for somebody not as thin, a lower temperature may work better

(3) Sound Factor

Noise defined as unwanted sound, is the most common complaint in offices workplace. Many researchers indicate that noisy places and exposing employees to such conditions can affect their job performance quality. Melamed, Fried and Froom (2001) confirmed that exposure to high levels of sound may lead to several diseases such as cardiovascular disease, endocrine and digestive reactions particularly in complex jobs not in straightforward jobs. Companies today tend to use an open-office design to increase teamwork, productivity, and communication; however, researchers' studies indicate that these open interactive spaces boost noise in the workplace. Noise can affect task performance by office workers. According to Kjelberg and Skoldstrom (1991), study showed that assignments needed reading comprehension and memory are the most sensible to noise, specially noise sources related to workers' conversations. Noise can distract office workers more likely when workers do not have control of the noise source and it is unpredictable. The raised noise in the workplace is caused by common office equipment, for example, PCs, printers, phones, copiers, heating and air conditioning unites, and conversations of office workers. (Maxwell, 2001) The study of Mital, McGlothlin, and Faard (1992) found that significant noise sources were individuals arriving/departing, keyboard sounds, and ventilation equipment. While conversations and PC/printer beeping

(4) Light and Colour Factor

Regardless of fitout design or building type, daylight, is considered to be the number one wanted natural feature in the workplace as researchers always discovered that exposure to natural light in an office space impacts employees' quality of life. The amount of light needed in the workplace depends on the kind of tasks being performed, either outdoors or indoors, or when they are performed, in the day, or at night. As a consequence, it will either increase or decrease the performance. Inconvenient lighting is a source of distress, thus leading to poor job performance. That happens when the employee is exposed to uncomfortable working environment in which there is a high glare, or dim bulk, or a lack of natural light in the office. (Schultz and Schultz, 2006). The brightness of office light influences concentration, alertness, and task performance. Modifying the quality and nature of light can appreciably enhance working experience and productivity. (Sehgal, 2012)

(5) Space factor

The actual physical layout of an office is highly important when it comes to maximizing productivity among employees. Nowadays, work environments support new ways of working and flexible workplaces which displays ease of communication and interpersonal access contrasted with fully enclosed private offices, and this change to open plan office has boosted employee's productivity paralleled to closed office spaces (Becker, 2002). The individual workstation that is too crowded and restricted, will lead to stress, pressure and other psychological effect.

2.2 Employee Productivity

Productivity is related to working conditions which in turn related to absenteeism, retention, the adoption of new methods and technologies. Employee productivity is a determinant of an organizations' very existence. Systematic or abrupt decline in employee productivity level may lead to organizational death or mortality (Baum & Singh, 2004), a situation that occurs when an organization fails, closes down its operations, and disbands its constituent elements. Darroch (2013) maintains that the dimensions of employee productivity are in two basic dimensions.

They can be explained as follows:
(1) Comparative Productivity: refers to the understanding of the different categories of employees to the level of profitability of the organization where they work, the market share, and the level and speed of growth of the organization compared to organizations working in the same area.

(2) Internal Productivity: refers to the understanding of the different categories of employees to the level of the organizational performance to which they belong in the short term and long-term, and also the possibility of achieving the organizational performance targets set for the organization, both in the short term and long term. A large number of office environment studies have shown that workers/users are satisfied with reference to specific workspace features. These features preference by users are highly significant to their productivity and workspace satisfaction, they are lighting, ventilation rates, access to natural light and acoustic environment.

2.3 Theoretical Framework
This study is anchored on Maslow's Hierarchy of Needs Theory as its theoretical base.

Maslow's Hierarchy of Needs Theory
One of the most widely mentioned theories of motivation is the hierarchy of needs theory put forth by psychologist Abraham Maslow. Maslow saw human needs in the form of a hierarchy ascending from the lowest to the highest and he concluded that when one set of needs is satisfied this particular need ceases to be a motivator. The hierarchy is illustrated by the figure below:

Fig. Figure 1: Maslow's Hierarchy of Needs Theory
Source: Mullins (2016)

Applications of Maslow Theory to the work situation at employee productivity in a business environment. These are the basic needs for sustaining human life – include food, shelter, clothing and sex. Deprivation of these basic needs causes a lot of tension to employees and lead to job dissatisfaction and eventually poor job performance. Maslow stated that   people work to survive   and   live   through financial compensation, to make new friends,

to have job security, for a sense of achievement and to feel important in the society, to have a sense of identity, and most especially to have job satisfaction.

All employees that have job satisfaction are high performers in their respective workplaces. Taiwo, (2011) opined that the most important motivator of workers is salary and wages when he said that "non-incentive wage system encourages low productivity". He said that if employees receive the same wage irrespective of their individual contribution to the goal, they will work less and that employees think working at a higher rate means fewer employees may be needed which discourages employees to work more. .Basing on those explanations, this study indicates that the success of any organization largely depends on the motivation of its employees.

Security or safety needs – these are the needs to be free of physical danger and the fear of losing a job, property, shelter etc. i.e. the need for a stable environment free from threats. Job security of the employees should be enhanced by the organization honoring its employees' employment contracts, benefits after retirement and avoiding unprocedural termination of jobs. Affiliation or acceptance need – since people are social being they need to belong i.e. be accepted by others. Business organizations through the management should foster an environment of commonness and teamwork to ensure that employees relate well and belong to a common team and hence improve their performance. The organization should also allow for informal groupings in form of unions and employee welfare associations.

Esteem needs – according to Maslow, once people begin to satisfy their need to belong, they need to be held in esteem both by themselves and by others. This kind of need produces such satisfaction as power, prestige, status and self-confidence. Just like other people, the employees of business organizations also have this need.
Need for self-actualization - Maslow regards this as the highest need in the hierarchy. It is the desire to become what one is capable of becoming, to maximize/realize one's potential and self-fulfillment. Maslow's theory has been subjected to considerable research. Self-actualization needs are not necessarily a creative urge and may take many forms, which vary widely from one individual to another (Mullins, 2016).

2.4 Empirical Review
According to Maurer (2001) rewards and recognition are essential factors in enhancing employee job satisfaction and work motivation which is directly associated with organizational achievement. (Khan, et al 2010) conducted a study in which he examined the relationship between reward and employee motivation in commercial banks in Parkistan. The study focused on four types of rewards which one was recognition which he tested through Pearson correlation. The result shows that recognition correlate significantly (0.65) with employee work motivation that is why a study says that deficiency of appropriate recognition and rewarding reduces employee work motivation and job satisfaction. Hence, administration of organization and institution should build up the arrangement for giving that reward and recognition to enhance employee job satisfaction and motivational job level (Reena et al 2009). In the study carried out by Jibowo (2007), on the effect of motivation and hygiene on job performance among group of 75 agricultural extension workers in Nigeria, the study basically adopt the same method as Herzberg et al, (1959) and it shows same support for the influence of motivators on job performance.

In another study carried out by centres and Bugental (2007), they also base their research on Herzberg two factor theory of motivation, which separated job variables into two groups, hygiene factors and motivators. They made up of sample of 692 subjects to test the validity of two factor theory, and it was discovered that a higher occupational level. "Hygiene factors" or extrinsic job factors were more valued. From this work they concluded that organization that satisfy both intrinsic and extrinsic factors of workers get the best out of them. Akerele (2001) observes that poor remuneration is related to profit made by organization. Wage differential between high and low income earners was related to the low morale, lack of commitment and low productivity.

3. MATERIALS AND METHODS

This study employed a cross-sectional survey to investigate the influence of office environment on job performance with its related factors. These factors included: Noise; temperature; air; light and colour; space. The participants of this study were employees at Guarantee Trust Bank, Asaba. The selection of research objective is by the consideration that the data and information is easy to be obtained and relevant to the main problem of the research object. A well-designed questionnaire was distributed to 85 employees at the company. The collected data was then analysed using (SPSS, Version 22).

The primary source for determining the content of the questions was the current literature; most of questions used in this study were based on the previous studies. The questionnaire included a letter that explained the purpose of the survey and guaranteed confidentiality. The survey consisted of two major sections. The first section is asked about the working conditions and employee performance and were measured on a five-point Likert scale ranging from 1 "strongly disagree" to 5 "strongly agree". In the second section employers were asked to rate their satisfaction of their workers' job performance on a five-point Likert scale ranging from 1 "highly dissatisfied" to 5 "highly satisfied". In the following section, the analysis of results for the collected data is presented.

4. RESULT AND DATA ANALYSIS

4. DATA ANALYSIS

Primary data collected was coded and analyzed with the help of the Statistical Package for Social Sciences (SPSS). The analysis used descriptive statistics such as mean scores and standard deviations. Inferential statistic like correlation and regression analysis was carried out to establish the effects of procurement process on performance of county government. The results were presented using tables for ease of understanding. However, out of the 40 distributed questionnaires, 40 questionnaires were returned (retrieved). Therefore, this analysis is done based on the 40 returned questionnaire.

Research Question 1: What are the features of office environment of selected business organizations in Asaba?

Table 1 Features of office environment of Selected Business Organizations in Asaba

S/ N	ITEMS/Statement	SA	A	SD	D	Total
1	The business environment is constantly changing in nature	13 (33%)	14 (35%)	8 (20%)	5 (12.5%)	40 (100%)
2	Business environment has a far-reaching impact on organization	16 (40%)	13 (33%)	5 (12.5%)	6 (15%)	40 (100%)
3	There are external environment includes all factors outside the organization	15 (37.5%)	14 (35%)	7 (17.5%)	4 (10%)	40 (100%)
4	There are internal environment refers to all factors within an organization	13 (33%)	18 (45%)	4 (10%)	5 (12.5%)	40 (100%)
5	Business environment consists of number of factors, event, conditions and influences rising from different source	16 (40%)	13 (33%)	5 (12.5%)	6 (15%)	40 (100%)

Source: Field Survey 2021

On the features of office environment of selected business organizations in Asaba, Table 1 above, reveals that 13 respondents representing 33% said they 'strongly agreed' and were supported by 14(35%) respondents who also agreed' that "The business environment is constantly changing in nature".

The above majority opinion was however not shared by 5 respondents, representing 12.5%who 'disagreed' and were supported by 8 respondents representing 20%% who 'strongly disagreed' on the item. As shown in in the second item, a simple majority of 16 respondents representing 40% said they 'strongly agreed' and were supported 13 (33%) respondents who 'agreed' that business environment has a far-reaching impact on organization . The above majority opinion was however not shared by 5 respondents, representing 12.5% who 'strongly disagreed' and were supported by 6 respondents representing 1.5%who 'disagreed' on the item.

In the third item, 15 respondents representing 37.5% said they 'agreed' and were supported by 14 (35%) respondents who also 'strongly agreed' that there are external environment includes all factors outside the organization. The above opinion was however not shared by 7 respondents, representing 17.5% who 'strongly disagreed' and were supported by 4 respondents, representing 10% who 'disagreed' on the item. In the fourth item, 13 respondents representing 33% said they 'strongly agreed' and were supported by 18(45%) respondents who also 'agreed' that there are internal environment refers to all factors within an organization. The opinion above was however not shared by 4 respondents, representing 10% who said they 'disagreed' and were supported by 5 respondents representing 12.5% who 'strongly disagreed' on the item.

In the fifth item, 16 respondents representing 40% said they 'disagreed' and were supported by 13 (33%) respondents who also 'strongly disagreed' that business environment consists of number of factors, event, conditions and influences rising from different source. The opinion above was however not shared by 5 respondents, representing 12.5% who said they 'strongly disagreed' and were supported by 6 respondents representing 15 % who 'disagreed', on the item.

4.1 Testing of Hypotheses

Hypothesis One:
H_i: There are significant feature of office environment of business organizations.
Ho: There are no significant features of office environment of business organizations

Table 2 Significant features of office environment of business organizations

.S/N	Responses	Observed Frequency (0)	Expected Frequency (e)	o-e	$(o-e)^2$	$\sum \frac{(o-e)^2}{E}$
1	Strongly Agreed	18	10	8	64	6.4
2	Agreed	10	10	0	0	0
3	Disagreed	7	10	-3	9	0.9
4	Strongly disagreed	5	10	-5	25	2.5
	Total	40	40			9.8

Source: Field survey, 2021.

The df = (r-1) (c-1) = (5-1) (2-1) = 4

The calculated x^2 = 29.5

Decision: Since the table value of x^2 = 1.26 at 0.05 level of significance is less than calculated value of x^2 = 9.8, we reject the null hypothesis (H_O). Therefore, there is a significant feature of office environment of business organizations.

Research Question 2: What are the factors that Affect Employees Productivity in Business Organizations**?**
Table 3: Responses on the factors that Affect Employees Productivity in Business Organizations

S/ N	ITEMS/Statement	SA	A	SD	D	Total
1	Supervisor Support	17 (42.5%)	14 (35%)	6 (15%)	3 (7.5%)	40 (100%)
2	Job Aid	13 (33%)	18 (45%)	4 (10%)	5 (12.5%)	40 (100%)
3	Physical working environment	15 (37.5%)	14 (35%)	7 (17.5%)	4 (10%)	40 (100%)
4	Performance feedback	16 (40%)	13 (33%)	5 (12.5%)	6 (15%)	40 (100%)
5	Workplace Incentives	18 (45%)	12 (30%)	4 (10%)	6 (15%)	40 (100%)

Source: Field Survey 2021

On the factors that affect employees productivity in business organizations, Table 3 above, reveals that 17 respondents representing 42.5% said they 'strongly agreed' and were supported by 14 (35%) respondents who also 'agreed' on supervisor support. The above majority opinion was however not shared by 6 respondents, representing 15% who 'strongly disagreed' and were supported by 3 respondents representing 7.5% who 'disagreed' on the item as a factor that affect employees' productivity.

In the second item, a simple majority of 13 respondents representing 33% said they 'strongly agreed' and were supported 18 (45%) respondents who 'agreed' on job aid as a factor that affect employees' productivity. The above majority opinion was however not shared by 4 respondents, representing 10% who 'strongly disagreed' and were supported by 5 respondents representing 12.5% who 'disagreed' on the item

In the third item, 15 respondents representing 35.5% said they 'strongly agreed' and were supported by 14 (35%) respondents who also 'agreed' on physical working as a factor that affect employees' productivity. The above opinion was however not shared by 7 respondents, representing 17.5% who 'strongly disagreed' and were supported by 4 respondents, representing 10% who 'disagreed' on the item.

In the fourth item, 16 respondents representing 40% said they 'strongly agreed' and were supported by 13 (35%) respondents who also 'agreed' on performance feedback as a factor that affect employees' productivity. The opinion above was however not shared by 5 respondents, representing 12.5% who said they 'disagreed' and were supported by 6 respondents representing 15% who 'strongly disagreed', that on the item as a factor that affect employees' productivity.

In the fifth item, 18 respondents representing 45% said they 'strongly agreed' and were supported by 12 (30%) respondents who also 'strongly agreed' on workplace Incentives as a factor that affect employees' productivity. The opinion above was however not shared by 4 respondents, representing 10% who said they 'strongly disagreed' and were supported by 6 respondents representing 15% who 'disagreed', that on the item as a factor that affect employees' productivity.

Hypothesis Two:

H_i: There are factors that affect employees productivity in business organizations.
H_0: There are no factors that affect employee's productivity in business organizations.

Table 4 factors that affect employee's productivity in business organizations.

S/N	Responses	Observed (o)	Expected (e)	o-e	$(o-e)^2$	$\sum \frac{(o-e)^2}{E}$
1	Strongly Agreed	21	10	11	121	12.1
2	Agreed	9	10	1	1	0.1
3	Disagreed	6	10	-4	16	1.6
4	Strongly disagreed	4	10	-6	36	3.6
	Total	40	40			17.4

Source: Field survey 2021.

The df = (r-1) (c-1) = (5-1) (2-1) = 4

At 0.05 level of significance, the table value is = 1.26

Decision: Since the calculated value of X^2 = 17.48 is greater than the critical table value = 1.26, we fail to accept the null hypothesis. Statistically therefore, There are factors that affect employees productivity in business organizations.

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5. CONCLUSION

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. 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.

6. RECOMMENDATIONS

Based on the results of findings, the following are recommendations for future implementation.

1. The management should identify ways to get the employees to feel motivated as they were before the changes. One of the many ways is to discuss with the employees and understand their needs and try to accommodate them.

2. However, it should also be within the eligibility of the company. In other words, it should be a win – win situation for the company as well as those who are serving the company

3. Periodic meetings with employees to air their grievances to management to serve as a motivating factor to the employees. Managers should also be counseled on their relationships with their subordinates. The organization should have a good program in place for their employees work life balance as this can be a great factor to motivate and retain them.

4. Management should try as much as possible to build a office environment that attracts, retain and motivate its employees so that to help them work comfortable and increase organization productivity.

7. SUGGESTIONS FOR FURTHER STUDY

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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