

MAKERERE UNIVERSITY

COLLEGE OF BUSINESS AND MANAGEMENT SCIENCES

STRESS MANAGEMENT PRACTICES, MENTAL HEALTH AND EMPLOYEE PERFORMANCE IN STANBIC BANK LIMITED NAKASERO BRANCH

NANTEZA MASSY

Student No.: 1700/713410

Registration No.: 2017/HD06/2718U

RESEARCH REPORT SUBMITTED TO THE COLLEGE OF BUSINESS AND MANAGEMENT SCIENCES IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION OF MAKERERE UNIVERSITY

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DECLARATION

I, **NANTEZA Massy**, hereby declare that this research report is my own original work and has not been submitted, either in whole or in part, to Makerere University or to any other academic institution for the award of a degree or any other academic qualification. Where the work of other people has been used, it has been duly acknowledged and referenced.

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Student No.: 1700/713410

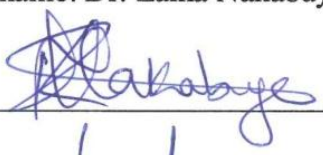
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APPROVAL

This research report titled *"**Stress Management Practices, Mental Health and Employee Performance in Stanbic Bank Limited, Nakasero Branch**"* was conducted under my supervision. I confirm that the work satisfies the academic standards required and is ready for submission to the relevant examination body for evaluation.

Supervisor's name: Dr. Zaina Nakabuye

Signature: 

Date: 25/09/2026

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DEDICATION

I dedicate this work to my beloved family, whose sacrifice, encouragement and prayers have been the foundation of my academic journey. May God reward you abundantly.

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ACRONYMS

SMP: Stress Management Practices

MH: Mental Health

EP: Employee Performance

SPSS: Statistical Package for the Social Sciences

KMO: Kaiser-Meyer-Olkin Measure of Sampling Adequacy

CVI: Content Validity Index

VIF: Variance Inflation Factor

ANOVA: Analysis of Variance

WHO: World Health Organization

ILO: International Labour Organization

HR: Human Resource

ABSTRACT

This study examined the relationship between stress management practices, mental health and employee performance at Stanbic Bank Limited, Nakasero Branch. The specific objectives were to establish the relationship between stress management practices and employee performance, to establish the relationship between mental health and employee performance, to assess the relationship between stress management practices and employees' mental health, and to determine the mediating role of mental health in the relationship between stress management practices and employee performance. The study was anchored on Lazarus and Folkman's Cognitive Theory of Psychological Stress and Coping and adopted a quantitative, cross-sectional survey design. A sample of 66 respondents was selected from a target population of 80 employees using Krejcie and Morgan's (1970) table, and data were collected using a structured, self-administered questionnaire. All 66 questionnaires were completed and returned, representing a 100% response rate.

Descriptive statistics, Pearson correlation, simple and multiple linear regression, and the Baron and Kenny (1986) causal-steps procedure supported by a Sobel test were used to analyse the data. The results indicated that stress management practices were significantly and positively related to employee performance ($r = 0.363$, $p < 0.01$) and to mental health ($r = 0.509$, $p < 0.01$), and that mental health was significantly and positively related to employee performance ($r = 0.420$, $p < 0.01$). Multiple regression results showed that, when mental health was included alongside stress management practices in predicting employee performance, the direct effect of stress management practices was no longer statistically significant ($\beta = 0.201$, $p = 0.128$) while mental health remained a significant predictor ($\beta = 0.318$, $p = 0.018$), and the Sobel test confirmed a statistically significant indirect effect ($z = 2.168$, $p = 0.030$). Mental health was therefore found to fully mediate the relationship between stress management practices and employee performance. The study concludes that stress management practices alone are not sufficient to improve employee performance at the branch unless they translate into better employee mental health. It recommends that Stanbic Bank Limited strengthen counselling and psychosocial support, workload management, and flexible work arrangements, with deliberate monitoring of employees' psychological well-being, in order to sustain gains in employee performance.

Keywords: *Stress management practices, mental health, employee performance, mediation, banking sector, Uganda.*

CHAPTER ONE:

INTRODUCTION

1.1 Background of the study

Employee performance remains one of the most important determinants of organizational competitiveness, service quality, productivity, and long-term sustainability. Organizations increasingly recognize that achieving strategic objectives depends not only on employees' technical competencies but also on their psychological well-being and ability to cope with workplace demands (Armstrong, 2024). Employee performance is conceptualized as the extent to which employees effectively execute their responsibilities and contribute to organizational objectives (Maryani, Entang, & Tukiran, 2021). However, increasing workplace pressures, excessive workloads, technological changes, and demanding performance expectations negatively affect employees' concentration, motivation, and decision-making, necessitating strategies that promote psychological well-being and sustain high performance (Awashreh & AlGhunaimi, 2024; Nasution & Roni, 2025).

Stress management has therefore become a critical component of contemporary human resource management because it enables organizations to minimize workplace pressures while promoting employee well-being and organizational effectiveness (Amadi, 2024). Employees today are exposed to numerous workplace stressors, including excessive workloads, tight deadlines, technological advancements, customer expectations, and pressure to achieve organizational targets (Dewangan, 2025). Effective stress management practices including employee wellness programmes, workload management, counselling and psychological support, work–life balance initiatives, and flexible work arrangements help employees cope with these demands and maintain optimal performance (WHO, 2024). Organizations that successfully implement these practices experience higher employee engagement, lower absenteeism, improved job satisfaction, and greater productivity (Ahmad, Ullah, Aziz, & Iqbal, 2025).

Mental health has emerged as a critical mechanism through which stress management practices influence employee performance. Recent studies indicate that employees with good mental health demonstrate higher productivity, stronger workplace relationships, greater commitment, and better task performance, whereas poor mental health contributes to burnout, anxiety, emotional

exhaustion, reduced concentration, and lower productivity (Bachmid & Lina, 2024; Palinggi & Agustina, 2025). Research further demonstrates that workplace stress negatively affects employee performance through deteriorating mental health, highlighting mental health as an important pathway linking workplace conditions with employee outcomes (Chen et al., 2022). Organizations are therefore increasingly encouraged to create psychologically healthy workplaces through supportive policies, realistic workloads, and employee assistance programmes to enhance both employee well-being and organizational performance (Elrayah & Zakariya, 2023; Fadillah, 2024).

Globally, employee performance has become a critical determinant of organizational productivity, competitiveness, and sustainable growth. However, workplace stress and poor mental health continue to undermine employee performance by reducing productivity, work quality, motivation, and organizational commitment. The World Health Organization (2024) identifies workplace stress and mental health challenges as major contributors to reduced workforce productivity, reporting that depression and anxiety account for approximately 12 billion lost working days annually, resulting in substantial economic losses worldwide (Priya, Machani, & Agyei, 2023). Consequently, organizations have adopted stress management interventions, including employee wellness programmes, counselling services, workload restructuring, flexible work arrangements, and work–life balance initiatives, to enhance employee performance by promoting psychological well-being (Raghuwanshi, 2025). Nevertheless, many organizations continue to experience challenges in translating these interventions into sustained improvements in employee performance (Gupta & Nagariya, 2025).

Across Africa, employee performance continues to be constrained by increasing workplace stress, limited organizational resources, inadequate employee support systems, and rising performance expectations. Gallup (2025) reports that employee stress levels remain high across Sub-Saharan Africa, negatively affecting productivity, work engagement, commitment, and achievement of organizational goals. Although organizations have introduced employee wellness and support programmes, concerns remain regarding their effectiveness in improving employees' mental health and translating psychological well-being into enhanced employee performance.

In Uganda, maintaining high employee performance has become increasingly challenging due to rising workplace stress and mental health concerns. The Gallup State of the Global Workplace Report (2025) indicates that 55% of employees experience daily stress, while 39% report sadness

and 36% experience anger, conditions that negatively affect productivity and work effectiveness. The Ministry of Health (2025) further reports that approximately 24.2% of adults experience mental health challenges. Although Uganda has enacted the Occupational Safety and Health Act and the Mental Health Act, many organizations still lack structured workplace stress management and psychosocial support systems, limiting employees' ability to maintain optimal performance (Minet Uganda, 2019).

The banking sector is particularly vulnerable because employees operate under stringent performance targets, customer demands, regulatory compliance requirements, technological changes, and heavy workloads (Koura, 2025). These pressures may impair employee performance through increased stress, anxiety, emotional exhaustion, and burnout. Stanbic Bank Uganda operates within this highly competitive environment, where employee performance is essential for delivering quality service and achieving strategic objectives (Stanbic Bank Annual Report, 2024). Although the bank has implemented employee support initiatives, limited empirical evidence exists on whether stress management practices enhance employee performance through improved mental health, creating the need for the present study.

This study is anchored on the Cognitive Theory of Psychological Stress and coping, developed by Richard S. Lazarus and Susan Folkman (1984; 1991). The theory assumes that stress results from a transactional relationship between individuals and their work environment, where workplace demands are appraised against available coping resources (Lazarus & Folkman, 1984). It is based on two key constructs: cognitive appraisal, involving the evaluation of workplace demands, and coping, referring to behavioural and cognitive efforts to manage stress (Lazarus, 1993). In this study, stress management practices serve as organizational coping resources that enhance employees' mental health by improving psychological well-being, emotional stability, and resilience. Improved mental health subsequently enhances employee performance through increased productivity, work quality, and effective task accomplishment (Wu, Iwanaga, Zhou, & Chen, 2023).

Therefore, the theory provides the theoretical basis for this study by explaining that stress management practices function as organisational coping resources that directly reduce the adverse effects of workplace stress on employee performance while simultaneously improving employees' mental health. Enhanced mental health increases employees' psychological well-being, resilience,

and emotional stability, enabling them to achieve higher levels of productivity, work quality, and task performance. Consequently, the theory supports both the direct relationship between stress management practices and employee performance and the mediating role of mental health in this relationship.

Existing scholars have examined the relationship between stress management practices and employee performance (Grace et al., 2023), while others have investigated the influence of mental health on employee performance, with HR policies as a mediating variable (Kandel, 2025). Similarly, Obeng et al. (2025) examined the mediating role of organizational stress in the relationship between gender diversity and employee performance in Ghanaian public hospitals. However, none of these studies examined mental health as a mediating variable in the relationship between stress management practices and employee performance. In addition, the studies were conducted in different organizational and geographical contexts, including manufacturing firms in Nigeria, public hospitals in Ghana, and various workplace settings outside Uganda, limiting the generalizability of their findings to the Ugandan banking sector. Despite increasing recognition of workplace stress and employee mental health, limited empirical evidence exists on how stress management practices influence employee performance through improved mental health outcomes at Stanbic Bank Uganda. Therefore, this study sought to examine the influence of stress management practices on employee performance at Stanbic Bank Uganda, with mental health as a mediating variable.

1.2 Problem Statement

Employee performance is critical for organizational productivity, service quality, customer satisfaction, and competitive advantage, particularly in the banking sector where workplace stress threatens efficiency and employee wellbeing (Armstrong, 2024). Organizations increasingly implement stress management practices to reduce burnout, improve resilience, support mental health, enhance productivity and organizational performance (WHO, 2024). Stress management practices, including employee wellness programmes, counselling services, workload management, flexible work arrangements, employee assistance programmes, and work–life balance initiatives, are intended to enhance employees' mental health, resilience, motivation, and productivity (Raghuwanshi, 2025). Where these practices are inadequately implemented, employees are more likely to experience anxiety, emotional exhaustion, poor concentration, reduced commitment, and lower job performance (Bachmid & Lina, 2024; Palinggi & Agustina, 2025). In Uganda, workplace stress remains a significant concern. The Gallup State of the Global Workplace Report (2025) indicates that 55% of employees experience daily stress, while the Ministry of Health (2025) estimates that approximately 24.2% of adults experience mental health challenges, negatively affecting workplace productivity. Stanbic Bank Uganda has implemented several initiatives to enhance employee well-being and performance, including employee wellness programmes aimed at promoting physical and psychological health, counselling and psychosocial support services to help employees cope with work-related stress and personal challenges, learning and development programmes designed to strengthen employees' knowledge, skills, and career growth, and flexible working arrangements intended to improve work–life balance, employee motivation, and job satisfaction (Stanbic Bank Uganda, 2024). However, despite these interventions, workplace pressures continue to exist, creating uncertainty regarding whether existing stress management practices sufficiently enhance employee performance through improved mental health. Although previous studies have examined stress management practices and employee performance (Grace et al., 2023), and others have explored mental health and employee performance relationships (Kandel, 2025; Obeng et al., 2025), limited evidence exists on the mediating role of mental health between stress management practices and employee performance within Uganda’s banking sector. Therefore, this study sought to examine the influence of stress management practices, mental health on employee performance at Stanbic Bank Uganda.

1.3 Purpose of the Study

The purpose of the study was to investigate the contribution of stress management practices and mental health in fostering employee performance at Stanbic Bank Limited.

1.4 Objectives of the Study

The study was guided by the following objectives;

i. To establish the relationship of stress management practices on employee performance at Stanbic Bank Limited.
ii. To establish the relationship between mental health and employee performance at Stanbic Bank Limited.
iii. To assess the relationship between stress management practices and mental health of employees at Stanbic Bank Limited.
iv. To determine the mediating role of mental health in the relationship between stress management practices and employee performance at Stanbic Bank Limited.

1.5 Hypotheses

H1: There is a significant relationship between Stress management practices and employee performance at Stanbic Bank Limited.

H2: There is a significant relationship between stress management practices and employees' mental health at Stanbic Bank Limited.

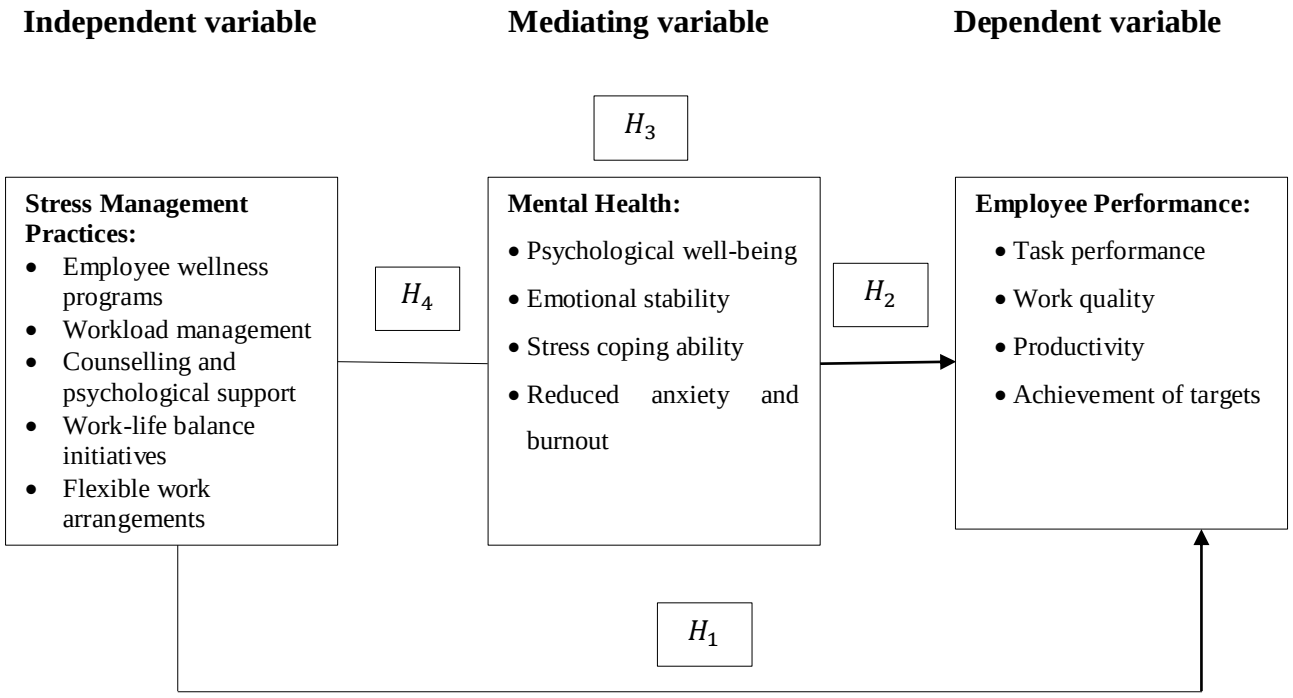
H3: There is a significant relationship between employees' mental health and employee performance at Stanbic Bank Limited.

H4: Employees' mental health mediates the relationship between stress management practices and employee performance at Stanbic Bank Limited.

1.6. The conceptual Framework

Svinicki (2008) defines Conceptual framework as an interconnected set of ideas (theories) about how a particular phenomenon functions or is related to its parts. The conceptual framework below highlights the variables and the hypothesized link between the variables examined in the study.

Figure 1.1: The conceptual Framework



Source: Adapted and modified from Lazarus and Folkman (1991); Bajwa, Rahim, Mukhtar, and Akmal (2024); Setyawati and Rindaningsih (2024). Adapted and modified by Raghuwanshi, B. (2025).

The conceptual framework of this study illustrates the relationship between stress management practices, mental health, and employee performance at Stanbic Bank Limited. The framework identifies stress management practices as the independent variable, measured through employee wellness programs, workload management, work–life balance initiatives, and flexible work arrangements. These practices provide employees with coping resources that enable them to manage workplace demands and maintain psychological well-being (Lazarus & Folkman, 1984). Mental health is proposed as the mediating variable, explaining the mechanism through which stress management practices influence employee outcomes. It is reflected through psychological

well-being, emotional stability, and employees' ability to cope with workplace challenges (Liu et al., 2022). Employee performance is the dependent variable, measured through innovative performance, productivity, and customer service performance, which represent employees' effectiveness and contribution to organizational goals (Chen et al., 2022). The relationships among these variables are guided by Lazarus and Folkman's Cognitive Theory of Psychological Stress and Coping, which argues that stress results from an individual's appraisal of workplace demands exceeding available coping resources, while effective coping strategies help reduce stress and improve behavioural outcomes (Lazarus & Folkman, 1984). The theory therefore supports the assumption that stress management practices enhance mental health, which subsequently improves employee performance.

1.7 Scope of the Study

This section presented the content scope, geographical scope, and time scope of the study.

1.7.1 Content Scope

The study focused on examining the influence of stress management practices on employee performance at Stanbic Bank Uganda, with mental health as a mediating variable. The independent variable, stress management practices, was conceptualized through employee wellness programmes, workload management, counselling and psychosocial support, work–life balance initiatives, and flexible work arrangements. Mental health was examined as the mediating variable and was conceptualized through psychological well-being, emotional stability, stress coping ability, reduced anxiety, and reduced burnout among employees. Employee performance, which represented the dependent variable, was measured through innovative performance, productivity, task accomplishment, efficiency, and customer service performance. The study therefore assessed how stress management practices influenced employee performance directly and through improvements in employees' mental health at Stanbic Bank Uganda.

1.7.2 Geographical Scope

The study was conducted at Stanbic Bank Uganda, specifically at the Nakasero Branch located along Nakasero Hill Road in Nakasero Division, Kampala Central Region, Uganda. Nakasero is a

central business area within Kampala City, approximately 2 kilometres from the city centre, and hosts several financial institutions, corporate offices, and government establishments, making it a suitable location for studying workplace dynamics in the banking sector. The Nakasero Branch was selected because it served a diverse customer base and operated in a highly competitive banking environment characterized by demanding customer expectations, strict performance targets, workload pressures, and time constraints. Stanbic Bank Uganda was selected as the case organization because it is one of the largest financial institutions in Uganda, with a wide operational network and significant employee responsibilities, making it an appropriate case for examining how stress management practices influenced employee performance through mental health.

1.7.3 Time Scope

The study covered a five-year period from 2020 to 2025. This period was selected because Stanbic Bank Uganda, like many financial institutions, experienced significant workplace changes arising from increased digital transformation, changing customer service demands, intensified performance expectations, and evolving employee wellness concerns during this period. The period also captured the growing recognition of workplace stress and mental health management as important factors influencing employee performance. Therefore, examining the period from 2020 to 2025 provided a relevant basis for assessing the effectiveness of stress management practices, their influence on employees' mental health, and their contribution to employee performance at Stanbic Bank Uganda.

1.8 Significance of the Study

1. Policy

The findings of this study will provide evidence to policymakers and regulatory agencies, particularly the Bank of Uganda, the Ministry of Gender, Labour and Social Development, and the Ministry of Health, on the importance of promoting workplace stress management and mental health within the banking sector. The findings may support the development and strengthening of policies and guidelines that encourage financial institutions to invest in employee wellness programmes, psychosocial support, flexible work arrangements, and mental health initiatives. This

will contribute to improved employee wellbeing, productivity, and sustainable organizational performance across Uganda's financial sector.

2. Practitioners

The study will provide practical insights for management, human resource practitioners, and supervisors at Stanbic Bank Uganda and other financial institutions on how effective stress management practices can improve employee performance through enhanced mental health. The findings will guide organizations in designing and implementing appropriate employee wellness programmes, counselling services, workload management strategies, work–life balance initiatives, and flexible working arrangements. These interventions are expected to improve employee motivation, psychological wellbeing, productivity, customer service, and overall organizational performance.

3. Literature

The study will contribute to the existing body of literature by providing empirical evidence on the relationship between stress management practices, mental health, and employee performance within Uganda's banking sector. In particular, it will address the limited empirical evidence regarding the mediating role of mental health in the relationship between stress management practices and employee performance. The findings will therefore enrich existing literature and provide a useful reference for future researchers undertaking studies in organizational behaviour, human resource management, occupational health, and employee wellbeing.

4. Academic

From an academic perspective, the study will contribute to knowledge by extending the application of Cognitive Theory of Psychological Stress and Coping in explaining how stress management practices influence employee performance through mental health. The study will provide empirical evidence that may be used by students, researchers, lecturers, and higher institutions of learning as a reference for future studies on stress management, mental health, employee wellbeing, and organizational performance. It will also provide a foundation for further research on mediating mechanisms influencing employee performance in the banking sector and other organizational settings.

1.9 Justification of the study

This study was justified because workplace stress continues to affect employee wellbeing and performance despite organizations investing in stress management initiatives (World Health Organization, 2024). Although Stanbic Bank Uganda has implemented employee wellness programmes, counselling services, and flexible work arrangements (Stanbic Bank Uganda, 2024), limited empirical evidence exists on how these practices improve employee performance through mental health in Uganda's banking sector. Previous studies have focused mainly on direct relationships (Grace et al., 2023; Kandel, 2025), leaving a contextual knowledge gap. Therefore, this study will provide evidence to improve workplace interventions and enrich existing literature (Raghuwanshi, 2025).

CHAPTER TWO

LITERATURE REVIEW

2.0. Introduction

This section presents highlights of the theoretical and reviewed literature regarding the study variables. It shows how this research relates to the existing body of knowledge and identifies the gaps existing in the current body of knowledge. The chapter begins with the theoretical foundation upon which the study is anchored, followed by an overview of the banking sector in Uganda, a conceptual review of the study variables, and a review of empirical literature on the relationships between stress management practices, mental health and employee performance. The chapter concludes by presenting the knowledge gap that the present study seeks to address.

2.1. Theoretical foundation

Cognitive Theory of Psychological Stress

This study employed the Cognitive Theory of Psychological Stress and Coping developed by Lazarus and Folkman (1984; 1991). The theory was selected because it explains stress not as a property of the workplace or of the individual alone, but as the outcome of a transaction between the employee and the work environment (Lazarus & Folkman, 1984). It therefore accommodates both the organizational interventions that constitute stress management practices and the psychological outcomes that constitute mental health, and it links both to behavioural outcomes such as employee performance. The theory rests on two central constructs, namely cognitive appraisal and coping (Lazarus, 1993), which are discussed in the sub-sections that follow and which continue to be applied and empirically tested in contemporary workplace and wellbeing research (Wu, Iwanaga, Chan, Hu, Zhou, & Chen, 2023).

Cognitive appraisal refers to the evaluative process through which an individual judges whether a particular encounter with the environment is relevant to their wellbeing and, if so, in what way (Lazarus & Folkman, 1984). The theory distinguishes primary appraisal, in which the employee asks whether a workplace demand is irrelevant, benign or stressful, from secondary appraisal, in which the employee evaluates the resources available for dealing with that demand. A demand appraised as exceeding available resources is experienced as threat or harm, whereas the same

demand appraised as manageable is experienced as a challenge that can mobilise effort and improve outcomes (Lazarus, 1993; Wu et al., 2023).

Applied to this study, bank employees are continuously confronted with stringent performance targets, customer expectations, regulatory compliance requirements, technological change and heavy workloads (Koura, 2025). Whether these demands impair or energize employees depends substantially on how they are appraised. Stress management practices operate directly on this appraisal process. Workload management, for instance, alters the objective magnitude of the demand and therefore the primary appraisal, while employee wellness programmes, counselling and psychosocial support, work-life balance initiatives and flexible work arrangements expand the pool of resources that employees draw on during secondary appraisal (Raghuwanshi, 2025; Gupta & Nagariya, 2025). Where such practices are visible, accessible and adequately implemented, employees are more likely to appraise demanding banking tasks as challenges rather than threats, with corresponding benefits for psychological wellbeing and task accomplishment (Ahmad, Ullah, Aziz, & Iqbal, 2025).

The appraisal construct is also central to explaining why organizations that invest in similar interventions record dissimilar outcomes. Because appraisal is subjective, the effectiveness of a stress management practice depends less on its formal existence than on employees' perception of its adequacy and accessibility (Awashreh & AlGhunaimi, 2024). This provides the theoretical justification for measuring stress management practices in this study through employees' perceptions rather than through documented organizational policy alone.

Coping theory

Coping refers to the constantly changing cognitive and behavioural efforts employed to manage specific external and internal demands that are appraised as taxing or exceeding the resources of the person (Lazarus & Folkman, 1984). The theory distinguishes problem-focused coping, which is directed at altering the source of the stress, from emotion-focused coping, which is directed at regulating the distress that the stressor produces (Lazarus, 1993). Both forms are relevant to the banking workplace: an employee may respond to an unmanageable caseload by renegotiating deadlines and reprioritizing tasks, or by seeking counselling support that helps regulate the associated anxiety and emotional exhaustion.

In this study, stress management practices are conceptualized as organizational coping resources, that is, resources supplied by the employer that enlarge the coping repertoire available to the individual employee. Workload management and flexible work arrangements support problem-focused coping by allowing employees to restructure the demand itself, while counselling services, psychosocial support and employee wellness programmes support emotion-focused coping by strengthening emotional regulation, resilience and recovery (World Health Organization, 2022; Amadi, 2024). Effective coping is theorized to manifest first as improved mental health, expressed through psychological wellbeing, emotional stability, reduced anxiety and reduced burnout, and subsequently as improved employee performance through greater productivity, innovative behaviour and quality of customer service (Chen, Wang, Li, & Liu, 2022; Lu, Yu, & Shan, 2022). The coping construct therefore supplies the theoretical mechanism for the mediating role of mental health that this study proposes.

Notwithstanding its wide application, the theory has attracted criticism. Because appraisal and coping are individual-level processes, the theory has been faulted for directing attention towards helping employees adjust to demanding conditions while paying comparatively limited attention to the organisational and structural determinants of workplace stress, such as job design, staffing levels and management practice (World Health Organization, 2022). Scholars have also observed that appraisal and coping are difficult to separate empirically because they occur simultaneously and recursively, which complicates measurement (Wu et al., 2023). This study responds to the first criticism by conceptualizing stress management practices at the organizational rather than the individual level, so that the interventions examined are those the bank provides rather than the private coping styles of individual employees.

In conclusion, the Cognitive Theory of Psychological Stress and Coping provides a coherent framework for all four relationships examined in this study. Cognitive appraisal explains why organizationally provided stress management practices should relate directly to employee performance, since such practices reduce the extent to which banking demands are appraised as threatening. Coping explains why the same practices should relate to mental health, since they enlarge the coping resources employees draw upon. Together, the two constructs explain why mental health should relate to employee performance and why it should mediate the relationship between stress management practices and employee performance.

2.2. Overview of the banking sector and employee wellbeing in Uganda

Uganda's financial sector is regulated and supervised by the Bank of Uganda under the Financial Institutions Act, with commercial banks classified as tier one institutions. The sector has expanded considerably over the last decade and has simultaneously become highly competitive, as banks contend for a comparatively small formal deposit base while responding to rapid digitization, agency banking, mobile money integration and heightened regulatory and compliance obligations. These developments have reshaped the nature of bank work: branch employees are expected to combine sales and relationship management with compliance, digital service support and customer retention, frequently under explicit and closely monitored performance targets (Koura, 2025).

Stanbic Bank Uganda Limited operates within this environment as one of the largest financial institutions in the country, with a wide branch network and a substantial staff establishment. The bank has introduced a range of employee support initiatives, including employee wellness programmes, counselling and psychosocial support services, learning and development programmes, and flexible working arrangements intended to improve work-life balance, motivation and job satisfaction (Stanbic Bank Uganda, 2024). The Nakasero Branch, located within Kampala's central business district, serves a diverse corporate and retail clientele and therefore exhibits in concentrated form the workload pressures, customer expectations and time constraints that characterize the sector.

The wider Ugandan workplace context provides further justification for examining stress management and mental health. The Gallup State of the Global Workplace Report (2025) indicates that 55% of employees in Uganda experience daily stress, while 39% report sadness and 36% report anger, conditions that are consistently associated with reduced productivity and engagement. The Ministry of Health (2025) estimates that approximately 24.2% of adults in Uganda experience mental health challenges. Globally, the World Health Organization (2024) attributes approximately 12 billion lost working days annually to depression and anxiety, underscoring the productivity consequences of unmanaged workplace mental health. Although Uganda has enacted the Occupational Safety and Health Act and the Mental Health Act, and although the International Labour Organization (2023) has convened national dialogue on workplace stress, many organisations still lack structured workplace stress management and psychosocial support systems (Minet Uganda, 2019). This combination of high exposure to

workplace stressors and uneven institutional response makes the Ugandan banking sector an appropriate setting for the present study.

2.3. Conceptual review

2.3.1. Employee performance

Employee performance is conceptualized as the extent to which employees effectively execute their assigned responsibilities and contribute to the achievement of organizational objectives (Maryani, Entang, & Tukiran, 2021). Armstrong (2024) describes performance as behaviour and results together, arguing that it is inadequate to assess outputs without reference to the behaviours that produced them. Setyawati and Rindaningsih (2024) similarly define employee performance in terms of the achievement of agreed performance targets within a defined period, emphasizing the appraisal process through which such achievement is established.

Scholars conventionally distinguish task performance, which concerns the core technical duties prescribed by the job, from contextual or extra-role performance, which concerns discretionary behaviours such as cooperation, initiative and helping colleagues (Lee & Jo, 2023). A third dimension, innovative or adaptive performance, has gained prominence as organizations respond to technological and market change, and refers to the generation and implementation of new ideas that improve work outcomes (Lu, Yu, & Shan, 2022). Measurement approaches likewise vary. Financial and objective indicators such as sales volumes and target attainment are frequently used, but recent scholarship favours supplementing these with non-financial and perceptual indicators, on the grounds that objective measures are contaminated by factors outside the employee's control and capture only a narrow slice of the performance domain (Priya, Machani, Agyei, Suryanarayana, Thandayuthapani, & Lourens, 2023; Bajwa, Rahim, Mukhtar, & Akmal, 2024).

In this study, employee performance is conceptualised in terms of non-financial indicators, specifically innovative performance, productivity, task accomplishment, efficiency and customer service performance. This conceptualization follows Chen, Wang, Li and Liu (2022), whose study of work stress, mental health and employee performance measured performance through comparable dimensions, and is appropriate to a branch banking setting in which service quality and responsiveness are as consequential as volume of output.

2.3.2. Stress management practices

Stress management practices refer to the organized set of policies, programmes and interventions through which an organization seeks to prevent, reduce or moderate the adverse effects of workplace stressors on its employees (Amadi, 2024). The World Health Organization (2022), in its guidelines on mental health at work, classifies such interventions into three broad categories: organizational interventions that modify working conditions and job design, manager and worker training that builds capacity to recognize and respond to distress, and individual-level interventions that support employees already experiencing difficulty. Raghuwanshi (2025) similarly argues that human resource practices contribute to employee wellbeing through mental health initiatives, work-life balance provisions and structured stress management programmes.

There is, however, no single institutionalised measure of stress management practices, and studies have operationalized the construct in accordance with the interventions available in their research settings. Bajwa, Rahim, Mukhtar and Akmal (2024) examined stress management strategies in high-pressure industries through workload regulation, supervisory support and organizational communication; Gupta and Nagariya (2025) focused on flexible work policies; while Ahmad, Ullah, Aziz and Iqbal (2025) approached the construct through organizational factors contributing to psychological wellbeing at work. Consistent with the interventions actually implemented at Stanbic Bank Uganda (Stanbic Bank Uganda, 2024), this study conceptualizes stress management practices through five dimensions discussed below: employee wellness programmes, workload management, counselling and psychosocial support, work-life balance initiatives, and flexible work arrangements.

Employee wellness programmes

Employee wellness programmes are employer-sponsored initiatives designed to promote the physical and psychological health of employees, typically comprising health screening, fitness and nutrition activities, health education, stress awareness sessions and referral to specialised care (Dewangan, 2025). Their theoretical rationale is that healthier employees possess greater physiological and psychological reserves with which to meet job demands, and that visible organisational investment in health signals concern for employees, thereby strengthening their appraisal of available support (Amadi, 2024). The World Health Organization (2022) nevertheless cautions that wellness activities directed exclusively at the individual, without accompanying

changes to working conditions, produce limited and short-lived improvements, an observation of direct relevance to banks that offer wellness activities while leaving target regimes unchanged.

Workload management

Workload management refers to the deliberate regulation of the quantity, pace and distribution of work assigned to employees so that demands remain within the limits of available capacity, and includes realistic target setting, adequate staffing, task prioritization, job redesign and control over the scheduling of work (Awashreh & AlGhunaimi, 2024). It is the dimension most closely aligned with the organisational interventions recommended by the World Health Organization (2022), because it addresses the source of the stressor rather than the individual's reaction to it. Excessive workload is consistently identified as among the strongest antecedents of emotional exhaustion and burnout, and thereby of impaired performance, in service and banking contexts (Koura, 2025; Nasution & Roni, 2025).

Counselling and psychosocial support

Counselling and psychosocial support encompass professional and peer support services made available to employees experiencing work-related or personal difficulty, and are frequently delivered through employee assistance programmes that provide confidential short-term counselling and referral (Raghuwanshi, 2025). Their function within the present framework is to support emotion-focused coping by helping employees process, regulate and recover from distress before it consolidates into anxiety, depression or burnout (Elrayah & Zakariya, 2023). The World Health Organization (2022) recommends that such services be complemented by manager training, since supervisors are usually the first to observe changes in an employee's functioning, and by measures that protect confidentiality, since fear of disclosure suppresses uptake.

Work-life balance initiatives

Work-life balance initiatives are organizational measures that assist employees in reconciling occupational responsibilities with family, social and personal obligations, and include leave entitlements, protection of rest periods, limits on after-hours contact, family-friendly benefits and workload arrangements that respect non-work commitments (Gupta & Nagariya, 2025). Work-life conflict is understood as a form of inter-role strain in which participation in the work role is made more difficult by participation in the family role and vice versa, and its persistence depletes the

psychological resources employees bring to their duties (Fadillah, 2024). Bank employees are particularly exposed because branch operations, month-end and year-end reporting cycles and target-driven client engagement frequently extend beyond scheduled working hours.

Flexible work arrangements

Flexible work arrangements refer to formal or informal provisions that grant employees discretion over when, where and sometimes how much they work, including flexitime, compressed working weeks, remote and hybrid working, shift swapping and part-time options (Gupta & Nagariya, 2025). Such arrangements enhance perceived control, which is a well-established buffer against the harmful effects of high job demands, and they support problem-focused coping by allowing employees to restructure the temporal and spatial conditions under which demands are met (Lee & Jo, 2023). Their applicability in retail banking is nonetheless constrained by branch opening hours, custody and dual-control requirements and the need for physical presence in customer-facing roles, so that flexibility in this sector tends to be partial rather than comprehensive.

2.3.3. Mental health

Mental health has no universally accepted definition, and successive attempts to define it have produced a plurality of conceptual models. Coronel-Santos and Rodriguez-Macias (2022), in a systematic review of competing paradigms, demonstrate that mental health has been variously conceptualized as the absence of mental illness, as the presence of positive psychological functioning and as an integrated state combining both, and propose an integral definition that treats mental health as a dynamic state of equilibrium between the individual and their environment. Delle Fave, Wissing and Brdar (2023) advance a related argument, contending that mental health is best understood not as the maximization of positive states but as harmony, that is, a dynamic balance among the psychological, relational and contextual dimensions of a person's life.

In the workplace literature, mental health is commonly operationalized as psychological wellbeing on the positive pole and as anxiety, depression, emotional exhaustion and burnout on the negative pole (Chen, Wang, Li, & Liu, 2022; Ahmad, Ullah, Aziz, & Iqbal, 2025). Employees in good mental health are found to display higher productivity, stronger workplace relationships, greater commitment and better task performance, while poor mental health is associated with burnout, anxiety, emotional exhaustion, reduced concentration and lower productivity (Bachmid & Lina,

2024; Palinggi & Agustina, 2025). Zhao, Liu, Zhang, Li and Hu (2022) further show that psychological and social capital contribute to mental health and subjective happiness, indicating that mental health is responsive to the resources available in a person's environment rather than being a fixed individual attribute.

Measuring mental health

As with stress management practices, there is no single institutionalized measure of mental health in organisational research, and different studies have adopted measures consistent with the definitions they espouse (Coronel-Santos & Rodriguez-Macias, 2022). Chen, Wang, Li and Liu (2022) measured mental health through psychological distress and wellbeing indicators in examining the link between work stress and employee performance. Lu, Yu and Shan (2022) operationalized employee mental health as psychological wellbeing when testing its relationship with job performance. Ahmad, Ullah, Aziz and Iqbal (2025) approached it through stress and burnout indicators, while Delle Fave, Wissing and Brdar (2023) argue for measures capturing balance and harmony rather than positive affect alone.

This study conceptualizes and measures mental health through psychological wellbeing, emotional stability, stress coping ability, reduced anxiety and reduced burnout, as set out in the content scope of the study. This composite treatment is consistent with the integral conceptualization advanced by Coronel-Santos and Rodriguez-Macias (2022), because it captures both the presence of positive psychological functioning and the relative absence of distress, and it is appropriate to a mediating variable that is theorized to be produced by organizational coping resources and to issue in behavioural outcomes.

2.4. Stress management practices and employee performance

A substantial body of recent evidence links organizational stress management to employee outcomes. Bajwa, Rahim, Mukhtar and Akmal (2024) examined the link between stress management strategies and employee performance in high-pressure industries and reported a significant positive association, concluding that organizations operating under sustained performance pressure obtain measurable performance returns from structured stress management. Amadi (2024), adopting a psychological approach to organizational wellbeing, similarly found that stress management contributes positively to employees' productivity performance. Ahmad,

Ullah, Aziz and Iqbal (2025), investigating stress, burnout and organizational factors, established that organizational factors supportive of psychological wellbeing at work are associated with more favourable employee outcomes, while their absence is associated with elevated burnout.

Evidence from adjacent literatures is consistent. Awashreh and AlGhunaimi (2024), examining burnout in the public sector, found that strategies aimed at enhancing employee wellbeing improved organisational performance, and attributed the effect largely to reduced emotional exhaustion. Raghuwanshi (2025) reported that human resource practices comprising mental health initiatives, work-life balance provisions and stress management programmes contribute jointly to employee wellbeing and to the performance outcomes associated with it. Grace et al. (2023) also established a relationship between stress management practices and employee performance in a manufacturing context. Priya, Machani, Agyei, Suryanarayana, Thandayuthapani and Lourens (2023), studying corporate employees, demonstrated the converse: sustained performance and target pressure erodes psychological wellbeing, with adverse consequences for work outcomes.

The evidence is not, however, uniform. The World Health Organization (2022) observes that the effects of workplace mental health interventions vary considerably with the type of intervention, noting that organizational interventions that alter working conditions produce more durable effects than individual-level interventions delivered in isolation. Several scholars accordingly report that organizations continue to experience difficulty translating stress management interventions into sustained performance improvements (Gupta & Nagariya, 2025), which suggests that the relationship is contingent on the design, adequacy and perceived accessibility of the practices rather than on their formal existence. Given the weight of the evidence reviewed, the study hypothesizes the following:

H1: There is a significant relationship between stress management practices and employee performance at Stanbic Bank Limited.

2.4.1. Employee wellness programmes and employee performance

Dewangan (2025) argues that organisational psychology interventions, including structured wellness provision, enhance employee wellbeing and thereby the effectiveness with which employees discharge their duties. Amadi (2024) provides supporting evidence, reporting that stress management interventions of this kind are positively associated with productivity performance.

The mechanism advanced in this literature is twofold: wellness programmes improve the physical and psychological reserves employees bring to work, and they function as a visible signal of organisational concern that strengthens employees' appraisal of the support available to them (Ahmad, Ullah, Aziz, & Iqbal, 2025).

Countervailing evidence nonetheless exists. The World Health Organization (2022) notes that wellness activities focused solely on individual behaviour, without corresponding modification of working conditions, yield limited and often transient benefits, and may even attract scepticism from employees who perceive them as substituting for structural change. This qualification is pertinent to the banking sector, where wellness provision frequently coexists with unchanged target regimes. The evidence reviewed therefore supports an association between employee wellness programmes and employee performance while indicating that its magnitude depends on the wider organisational context, consistent with the study's first hypothesis.

2.4.2. Workload management and employee performance

Workload is among the most extensively documented antecedents of impaired employee performance. Awashreh and AlGhunaimi (2024) found that unregulated workload contributes materially to burnout and that measures addressing workload improve both wellbeing and organisational performance. Nasution and Roni (2025) similarly report that excessive workplace demands undermine concentration, motivation and decision-making, the very capacities upon which accurate and responsive banking work depends. Koura (2025) demonstrates in a banking context that workload, alongside targets and customer demands, is a principal determinant of workplace stress and, through it, of turnover intentions, which represent an advanced form of performance withdrawal.

Lee and Jo (2023), applying the job demands framework to a sample of 1,092 corporate employees, found that perceived autonomy support and psychological wellbeing were positively associated with engagement, which in turn predicted both in-role and extra-role performance. Their findings indicate that the manner in which work is structured and controlled, rather than merely its volume, conditions performance outcomes. Taken together, this evidence supports the proposition that workload management is positively associated with employee performance, in line with the study's first hypothesis.

2.4.3. Counselling and psychosocial support and employee performance

Counselling and psychosocial support are theorised to influence performance indirectly, by restoring the psychological functioning upon which effective work depends. Elrayah and Zakariya (2023) report that supportive workplace policies and assistance mechanisms are associated with improved employee wellbeing and with the performance outcomes that follow from it. Raghuwanshi (2025) similarly identifies counselling and mental health initiatives as components of the human resource architecture through which organizations sustain employee wellbeing. The World Health Organization (2022) recommends the provision of such support as part of a comprehensive approach to mental health at work, while emphasizing that it must be accompanied by manager training and by credible guarantees of confidentiality if it is to be used.

The principal limitation of this literature is the problem of uptake. Because employees may fear that disclosure will be interpreted as incapacity, the availability of counselling does not guarantee its use, and studies that measure provision rather than utilization may understate the true relationship (Elrayah & Zakariya, 2023). This study addresses the limitation by measuring employees' perceptions of the accessibility and adequacy of psychosocial support rather than its formal existence, and the reviewed evidence supports its inclusion within the first hypothesis.

2.4.4. Work-life balance initiatives, flexible work arrangements and employee performance

Gupta and Nagariya (2025) examined the impact of flexible work policies on employee wellbeing and retention in modern organisations and concluded that such policies improve wellbeing and reduce turnover, with attendant benefits for organisational continuity and performance. Fadillah (2024) reports that work-life balance is positively associated with employee outcomes, attributing the effect to the reduction of inter-role conflict and the preservation of psychological resources for work. Lee and Jo (2023) provide complementary evidence, demonstrating that perceived autonomy and control over work are positively associated with engagement and, through it, with in-role and extra-role performance.

The literature also documents boundary conditions. Flexible arrangements may blur the demarcation between work and non-work time and thereby extend rather than reduce working hours, particularly where digital connectivity permits after-hours contact, in which case the intended benefit is offset (Gupta & Nagariya, 2025). Their feasibility is further constrained in

customer-facing banking roles by branch opening hours and dual-control requirements. The reviewed evidence therefore supports a positive association between work-life balance initiatives, flexible work arrangements and employee performance, while indicating that the association is contingent on implementation, consistent with the study's first hypothesis.

2.5. Stress management practices and mental health

The second relationship examined in this study concerns the influence of stress management practices on employees' mental health. The World Health Organization (2022), synthesizing the available evidence in its guidelines on mental health at work, recommends organizational interventions, manager training and individual support as effective means of promoting mental health and preventing mental health conditions among workers, and reports that interventions targeting working conditions produce the most consistent benefits. Ahmad, Ullah, Aziz and Iqbal (2025) provide direct empirical support, establishing that organizational factors including workload regulation and supportive management are associated with psychological wellbeing at work and with lower levels of stress and burnout.

Raghuwanshi (2025) reports that human resource practices comprising mental health initiatives, work-life balance provisions and stress management programmes contribute to employee wellbeing, while Gupta and Nagariya (2025) find that flexible work policies improve wellbeing by enhancing perceived control over work. Elrayah and Zakariya (2023) and Fadillah (2024) similarly conclude that supportive organisational policies, realistic workloads and employee assistance mechanisms contribute to psychologically healthier workplaces. Dewangan (2025) reaches a comparable conclusion from the standpoint of organisational psychology, arguing that structured wellbeing interventions strengthen employees' psychological functioning.

Evidence on the converse relationship reinforces the same conclusion. Priya, Machani, Agyei, Suryanarayana, Thandayuthapani and Lourens (2023) demonstrate that sustained performance and target pressure diminishes the psychological wellbeing of corporate employees, and Koura (2025) shows that the accumulation of unmanaged stressors in banking produces distress severe enough to generate turnover intentions. Where organizational practices reduce or moderate such stressors, the theoretically expected outcome is improved mental health. Notwithstanding this convergence, the World Health Organization (2022) cautions that the evidence base remains uneven across

intervention types and settings, and that studies from low and middle-income countries are comparatively scarce. Accordingly, the study hypothesizes that:

H2: There is a significant relationship between stress management practices and employees' mental health at Stanbic Bank Limited.

2.6. Mental health and employee performance

Chen, Wang, Li and Liu (2022) examined work stress, mental health and employee performance and established that workplace stress impairs performance through the deterioration of mental health, identifying mental health as an important pathway linking workplace conditions with employee outcomes. Lu, Yu and Shan (2022), drawing on data from 239 firms, found that employee mental health is positively related to job performance and that the relationship operates through innovative behaviour and work engagement; they interpret the finding as evidence that positive psychological states broaden the cognitive repertoire from which employees generate and implement improvements to their work.

Consistent findings are reported across settings. Bachmid and Lina (2024) and Palinggi and Agustina (2025) document that employees in good mental health demonstrate higher productivity, stronger workplace relationships, greater commitment and better task performance, whereas poor mental health contributes to burnout, anxiety, emotional exhaustion, reduced concentration and lower productivity. Lee and Jo (2023) show that psychological wellbeing is positively associated with work engagement, which fully mediates its relationship with in-role and extra-role performance. Wu, Iwanaga, Chan, Hu, Zhou and Chen (2023), testing the constructs of the Lazarus and Folkman framework directly, found appraisal and coping to be significant predictors of subjective wellbeing, thereby corroborating the theoretical chain adopted in this study.

Two qualifications warrant attention. First, much of this evidence is cross-sectional, so the possibility of reverse causation, whereby poor performance and its consequences erode mental health, cannot be excluded (Chen, Wang, Li, & Liu, 2022). Second, the relationship between wellbeing and performance is not invariably linear, and conceptual work suggests that mental health is better understood as a dynamic balance than as a quantity to be maximised (Delle Fave, Wissing, & Brdar, 2023), implying that the association may attenuate at high levels of wellbeing.

These qualifications notwithstanding, the preponderance of evidence supports the following hypothesis:

H3: There is a significant relationship between employees' mental health and employee performance at Stanbic Bank Limited.

2.7. Mediating role of mental health in the relationship between stress management practices and employee performance

The foregoing sections establish the constituent paths of a mediated relationship: stress management practices are associated with employee performance, stress management practices are associated with mental health, and mental health is associated with employee performance. The mediation proposition contends that a substantial part of the influence of stress management practices on employee performance is transmitted through improvements in employees' mental health rather than exerted directly upon behaviour.

Theoretically, this proposition follows from the Cognitive Theory of Psychological Stress and Coping. Stress management practices function as organizational coping resources that shape how employees appraise workplace demands and how effectively they cope with them (Lazarus & Folkman, 1984; Wu, Iwanaga, Chan, Hu, Zhou, & Chen, 2023). Successful coping is registered first as an intrapersonal outcome, namely psychological wellbeing, emotional stability, reduced anxiety and reduced burnout, and only subsequently as an interpersonal and behavioural outcome, namely productivity, innovative performance and quality of customer service. Mental health therefore occupies the intermediate position in the causal sequence.

Empirical support for mediated pathways of this form is accumulating. Chen, Wang, Li and Liu (2022) demonstrate that work stress affects employee performance through the deterioration of mental health, establishing mental health as a transmission mechanism between workplace conditions and performance. Lu, Yu and Shan (2022) show that the relationship between employee mental health and job performance is itself mediated by innovative behaviour and work engagement, indicating that psychological states operate on performance through identifiable behavioural channels. Lee and Jo (2023) report full mediation of the relationship between psychological wellbeing and performance by work engagement. Kandel (2025) examined the influence of mental health on employee performance with human resource policies as a mediating

variable, while Obeng et al. (2025) examined the mediating role of organizational stress in the relationship between gender diversity and employee performance in Ghanaian public hospitals, both confirming that psychological and organizational variables function as mediators in performance models.

What this literature has not established is the specific mediation examined here. Kandel (2025) positions human resource policies rather than mental health as the mediator; Obeng et al. (2025) treat organizational stress as the mediator of a relationship whose antecedent is gender diversity rather than stress management practices; and Chen, Wang, Li and Liu (2022) model work stress rather than the organizational practices intended to manage it as the independent variable. The proposition that mental health mediates the relationship between stress management practices and employee performance therefore remains largely untested, particularly in an African banking setting. On this basis, the study hypothesizes that:

H4: Employees' mental health mediates the relationship between stress management practices and employee performance at Stanbic Bank Limited.

2.8. Knowledge gap

The literature reviewed in this chapter discloses four gaps that the present study seeks to address. The first is a mediation gap. Existing scholarship has examined the relationship between stress management practices and employee performance (Bajwa, Rahim, Mukhtar, & Akmal, 2024; Amadi, 2024; Grace et al., 2023) and, separately, the relationship between mental health and employee performance (Chen, Wang, Li, & Liu, 2022; Lu, Yu, & Shan, 2022; Bachmid & Lina, 2024). Studies that have modelled mediation have placed different variables in the intermediate position: human resource policies in Kandel (2025), organizational stress in Obeng et al. (2025), and work engagement and innovative behaviour in Lu, Yu and Shan (2022) and Lee and Jo (2023). None of these studies examined mental health as the mediator of the relationship between stress management practices and employee performance, leaving the mechanism through which such practices operate empirically undetermined.

The second is a contextual gap. The bulk of the available evidence originates from contexts far removed from the Ugandan banking sector, including Chinese firms (Chen, Wang, Li, & Liu, 2022; Lu, Yu, & Shan, 2022), Korean corporate employees (Lee & Jo, 2023), South Asian high-

pressure industries (Bajwa, Rahim, Mukhtar, & Akmal, 2024; Ahmad, Ullah, Aziz, & Iqbal, 2025), Nigerian manufacturing firms (Grace et al., 2023) and Ghanaian public hospitals (Obeng et al., 2025). The World Health Organization (2022) expressly notes the scarcity of workplace mental health evidence from low and middle-income countries. Since the effectiveness of stress management practices depends on how employees appraise the support available to them, and since appraisal is culturally and institutionally conditioned, findings generated in these settings cannot be assumed to transfer to Uganda's banking sector.

The third is a sectoral gap. Although workplace stress in banking is documented (Koura, 2025), that literature has concentrated on the antecedents of stress and on outcomes such as turnover intention rather than on the organizational practices designed to manage stress and their consequences for performance. Studies conducted in Uganda have likewise examined job stress and performance in public universities, in local government and in parastatal settings, rather than in commercial banking, where the combination of stringent targets, regulatory compliance obligations, technological change and direct customer contact produces a distinctive stressor profile.

The fourth is a measurement gap. Studies of stress management practices have tended to examine single interventions in isolation, such as flexible work policies (Gupta & Nagariya, 2025) or wellness provision (Dewangan, 2025), rather than the composite set of practices that organisations implement in combination. This limits understanding of how the dimensions operate jointly. Accordingly, the present study examines stress management practices as a multidimensional construct comprising employee wellness programmes, workload management, counselling and psychosocial support, work-life balance initiatives and flexible work arrangements, and assesses their influence on employee performance both directly and through employees' mental health at Stanbic Bank Uganda, Nakasero Branch.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents the methods that were applied to achieve the objectives of the study on stress management practices, mental health and employee performance at Stanbic Bank Limited, Nakasero Branch. It describes the research design, the research approach, the location of the research, the unit of analysis, the study population, the sample size and sampling technique, the sources of data, the data collection methods and procedures, the measurement of variables, the validity and reliability of the research instrument, the data processing and analysis procedures, and the ethical considerations that guided the conduct of the study. These systematic steps enabled the researcher to obtain accurate and reliable results, to test the hypotheses stated in Chapter One, and to draw logical conclusions that are aligned with the study objectives.

3.1 Research Design

According to Frankfort-Nachmias and Nachmias (1992), a research design is a structured plan that guides the researcher from the initial set of questions to the drawing of conclusions, providing a logical framework for making valid inferences.

This study adopted a cross-sectional survey design supported by explanatory and correlational elements. The cross-sectional element allowed data to be collected from employees of Stanbic Bank Limited, Nakasero Branch at a single point in time, which permitted efficient use of the limited time and resources available for the study. The explanatory and correlational elements enabled the researcher to examine the direction and strength of the relationships between stress management practices, mental health and employee performance, and to test the mediating role of mental health as stated in the hypotheses. The design provided a balance between breadth and analytical depth, supported statistical testing through correlation, regression and mediation analysis, and allowed the findings to be generalized to the wider body of employees within the branch. The design was therefore suitable for addressing the objectives of the study within the available timeframe.

3.2 Research Approach

According to Bienkowska and Sikorski (2024) and Creswell (2015), there are three main research approaches. The qualitative research approach focuses on gaining in-depth insights into human experiences, behaviours and social phenomena through non-numerical data such as interviews, observations and textual analysis. The quantitative research approach emphasizes the collection and analysis of numerical data in order to identify patterns, test hypotheses and establish relationships between variables. The mixed research approach combines both qualitative and quantitative methods to provide a more comprehensive understanding of the research problem.

This study adopted a quantitative research approach. The approach was employed because the study collected numerical data on stress management practices, employees' mental health and employee performance using a structured questionnaire administered to employees of the Nakasero Branch. The approach allowed statistical analysis to determine the relationships and effects among the study variables, and it was suitable for the correlational, regression and mediation analyses that the four hypotheses of the study required. The approach further permitted the objective measurement of constructs that had already been operationalized in the existing literature reviewed in Chapter Two, thereby enabling comparison of the findings of this study with those of earlier studies conducted in other contexts.

3.3 Location of Research

The study was conducted at Stanbic Bank Limited, Nakasero Branch, located along Nakasero Hill Road in Nakasero Division, Kampala Central Region, Uganda. The branch was selected because it operated within Kampala's principal commercial district, served a large and diverse corporate and retail customer base, and functioned in a highly competitive banking environment characterized by stringent performance targets, demanding customer expectations, regulatory compliance obligations, continuous technological change and heavy workloads. These conditions made the branch an appropriate setting for examining how stress management practices influenced employee performance through employees' mental health. In addition, Stanbic Bank Limited was selected because it was one of the largest financial institutions in Uganda and had implemented documented employee wellness, counselling and flexible working initiatives, which allowed the study to assess practices that were already in place rather than practices that were merely proposed.

3.4 Unit of Analysis

The unit of analysis was the individual employee of Stanbic Bank Limited, Nakasero Branch, since stress management practices were experienced, appraised and responded to at the individual level, and since both mental health and employee performance were assessed as individual-level outcomes. The unit of inquiry comprised employees drawn from branch management, customer service and front office operations, credit and relationship management, back office operations and the support functions. These employees provided the required information on the stress management practices available to them, their psychological well-being and coping, and their performance at work.

3.5 Study Population

The target population of the study consisted of 80 employees attached to Stanbic Bank Limited, Nakasero Branch. The population comprised branch management and supervisory staff, customer service and front office staff including tellers and customer consultants, credit and relationship management staff, operations and back office staff, and support function staff working in information technology, human resources, administration and security. These categories were included because they differed in the nature and intensity of the workplace stressors they encountered, their exposure to direct customer contact and performance targets, and the extent to which they accessed the stress management practices provided by the bank. Their inclusion therefore provided a comprehensive picture of the phenomena under investigation at the branch.

3.6 Sample Size and Sampling Technique

From the target population of 80 employees, a sample of 66 respondents was selected. The sample size was determined using the sample size determination table developed by Krejcie and Morgan (1970), which recommended a sample of 66 respondents for a population of 80 at a 95 per cent confidence level and a 5 per cent margin of error. Stratified sampling was used to divide the population into the five occupational categories described above, and the sample was allocated proportionately to the size of each category so that every function within the branch was adequately represented. Within each stratum, simple random sampling was applied because it gave every employee an equal chance of selection, minimized selection bias and supported the generalizability of the findings to the wider population of employees at the branch. Branch management and

supervisory staff were selected purposively because of their direct responsibility for implementing the bank's wellness, workload and flexible working arrangements and their consequent knowledge of how those arrangements operated in practice.

Table 3.1: Sample size distribution and sampling techniques

Category of respondents	**Target population**	**Sample size**	**Sampling technique**
Branch management and supervisory staff	08	07	Purposive sampling
Customer service and front office staff (tellers and customer consultants)	26	21	Simple random sampling
Credit and relationship management staff	18	15	Simple random sampling
Operations and back office staff	16	13	Simple random sampling
Support function staff (information technology, human resources, administration and security)	12	10	Simple random sampling
Total	**80**	**66**	

Source: Krejcie and Morgan (1970) and Stanbic Bank Limited, Nakasero Branch staff records.

3.7 Data Sources, Collection Methods and Procedures

3.7.1 Sources of Data

Primary data were collected directly from employees of Stanbic Bank Limited, Nakasero Branch using a structured, self-administered questionnaire. The primary data covered the respondents' background characteristics, the stress management practices available to them, their mental health, and their performance at work. Secondary data were obtained from the Stanbic Bank Uganda annual and sustainability reports covering the period from 2020 to 2025, the bank's human resource and employee wellness policy documents, Bank of Uganda financial stability and supervision reports, and reports published by the World Health Organization, the International Labour Organization, Gallup and the Ministry of Health. The secondary data were used to contextualise the study, corroborate the primary findings and support the interpretation of the results.

3.7.2 Data Collection Methods

This study adopted the survey method to collect primary data. A structured questionnaire was administered to the selected respondents in order to obtain standardized and quantifiable information on the study variables. Surveys were suitable because they allowed data to be collected from a large number of respondents within a short period, enabled statistical analysis and ensured comparability of responses (Creswell & Creswell, 2018). The questionnaire was self-administered, which was appropriate for the study because questions relating to psychological well-being, emotional stability, anxiety and burnout were sensitive, and self-administration reduced the social desirability bias that could arise where such items were read aloud by an interviewer. The method was cost-effective and efficient, and it offered standardization, ease of administration and suitability for quantitative analysis. Although potential limitations included non-response bias and reliance on self-reported data, the method effectively supported the purpose of the study, which was to examine the relationships among stress management practices, mental health and employee performance at Stanbic Bank Limited.

3.7.3 Data Collection Procedures

The researcher began by obtaining an introductory letter from the Dean of the School of Business, College of Business and Management Sciences, Makerere University, and used it to seek written permission from the management of Stanbic Bank Limited and from the Branch Manager of the Nakasero Branch. Ethical clearance was obtained from the Directorate of Research and Graduate

Training of Makerere University before any data were collected. A pilot study was then carried out with ten employees drawn from a different Stanbic Bank branch in Kampala who did not form part of the final sample, and the questionnaire was refined on the basis of the feedback obtained. The main data collection spanned four weeks and was conducted at the branch premises at times agreed with the Branch Manager so as to avoid disrupting banking operations. Informed consent was obtained from every participant before the questionnaire was issued. The questionnaires were distributed to the selected respondents, collected after completion, and followed up by reminders where necessary in order to improve the response rate. The completed responses were compiled, coded and reviewed for accuracy and completeness before analysis.

3.8 Measurement of Variables

Stress management practices, which constituted the independent variable, were measured through employee wellness programmes, workload management, counselling and psychosocial support, work-life balance initiatives and flexible work arrangements. Mental health, which served as the mediating variable, was measured through psychological well-being, emotional stability, stress coping ability, reduced anxiety and reduced burnout. Employee performance, which constituted the dependent variable, was measured through innovative performance, productivity, task accomplishment, efficiency and customer service performance. The measurement items were adapted from instruments validated in previous studies, including Bajwa, Rahim, Mukhtar and Akmal (2024) for stress management practices, Chen, Wang, Li and Liu (2022) for mental health, and Setyawati and Rindaningsih (2024) for employee performance, and were modified to suit the banking context in Uganda.

The questionnaire was organised into four sections. Section A captured the background characteristics of respondents, including gender, age, level of education, department and length of service, and these items were measured on nominal and ordinal scales. Sections B, C and D captured stress management practices, mental health and employee performance respectively. All items in these three sections were measured on a five-point Likert scale, where 1 represented Strongly Disagree (SD), 2 represented Disagree (D), 3 represented Not Sure (NS), 4 represented Agree (A) and 5 represented Strongly Agree (SA). Composite scores were computed for each

variable and for each of its dimensions by averaging the responses to the constituent items, and the resulting scores were treated as continuous data for the purposes of correlation, regression and mediation analysis.

3.9 Validity and Reliability of Instruments

Validity

Validity refers to the extent to which a research instrument accurately measures the concepts it is intended to assess, ensuring that the collected data truly reflect the constructs under investigation (Surucu & Maslakci, 2020).

In this study, the validity of the instrument was established through both expert judgment and statistical tests. The questionnaire was first subjected to expert review by the supervisor and by other academicians and human resource practitioners with expertise in workplace well-being and research methodology. Their feedback was used to improve the clarity, relevance and alignment of the items with the objectives of the study.

Content validity was assessed using the Content Validity Index (CVI), which was computed as the ratio of the number of items rated as relevant by the experts to the total number of items in the instrument. A Content Validity Index of 0.70 and above was treated as acceptable, and any construct falling below that threshold was revised before the main data collection. Construct validity was examined using factor analysis. The Kaiser-Meyer-Olkin measure of sampling adequacy was computed, and a value of 0.50 and above was taken to indicate that the data were suitable for factor analysis, while Bartlett's Test of Sphericity was required to be statistically significant at the 0.05 level in order to confirm that the correlations among the variables were sufficiently large for factor extraction. Items with factor loadings below 0.50 were dropped from the final instrument.

Reliability

Reliability refers to the extent to which a research instrument consistently measures a concept over time and across different respondents, producing stable and replicable results (Ahmed & Ishtiaq, 2021).

In this study, reliability was assessed using the Cronbach's Alpha coefficient computed from the responses obtained during the pilot study. According to Field (2009), a Cronbach's Alpha value of 0.70 or higher is considered acceptable for research instruments. The coefficient was computed separately for stress management practices and each of its dimensions, for mental health and for employee performance, and item-total statistics were examined so that any item whose deletion would substantially raise the alpha value of its scale could be revised or removed. Where a construct returned a coefficient below the 0.70 threshold, the wording of its items was reviewed and the scale was re-tested before the main survey was administered. These procedures ensured that the instrument used in the study was both valid and reliable for measuring stress management practices, mental health and employee performance at Stanbic Bank Limited.

3.10 Data Processing and Analysis

Data analysis describes the systematic process of inspecting, cleaning, transforming and modelling collected data in order to discover useful information, draw conclusions and support decision making related to the research objectives (Alem, 2020). It involves converting raw data into meaningful insights that can address the research questions of the study.

The process began with the receipt of the completed questionnaires, which were checked for completeness and consistency. The responses were then coded and entered into an electronic database, and the data were cleaned and edited in order to eliminate errors, omissions and ambiguities. The cleaned data were exported to the Statistical Package for the Social Sciences (SPSS) version 26, in which all subsequent analysis was conducted.

Descriptive statistics, comprising frequencies, percentages, means and standard deviations, were used to summarize the background characteristics of the respondents and to describe the extent to which stress management practices were implemented, the state of employees' mental health, and the level of employee performance at the branch. Pearson's product moment correlation was used to establish the direction and strength of the relationships between stress management practices and employee performance, between stress management practices and mental health, and between mental health and employee performance, thereby testing the first three hypotheses of the study. Simple and multiple linear regression analysis was used to determine the extent to which stress management practices and mental health predicted employee performance, and to establish the

contribution of each dimension of stress management practices to the variance in employee performance.

The mediating role of mental health, stated in the fourth hypothesis, was tested using the causal steps procedure of Baron and Kenny (1986) and confirmed using the PROCESS macro developed by Hayes (2018), applying Model 4 with 5,000 bootstrap samples and 95 per cent bias-corrected confidence intervals. Mediation was confirmed where the confidence interval for the indirect effect did not include zero. Before these tests were conducted, the data were assessed against the assumptions of parametric testing, including normality, which was examined through skewness and kurtosis values within the range of plus or minus two, linearity, homoscedasticity, and the absence of multicollinearity, which was checked using tolerance and variance inflation factor values. All hypotheses were tested at the 0.05 level of significance, and the results were presented in tables accompanied by interpretation and discussion.

3.11 Ethical Considerations

Ethical considerations were applied by strictly adhering to the principles of informed consent, beneficence, non-maleficence and justice. Participants voluntarily provided consent after receiving complete information regarding the purpose of the study, the procedures involved, the potential risks and the anticipated benefits. They were also informed of their right to decline to answer any question and to withdraw at any stage without facing any negative consequences at their workplace.

Non-maleficence was observed by taking all necessary precautions to prevent emotional or psychological harm to respondents, which was particularly important because the study asked employees about their psychological well-being, anxiety and burnout. The questionnaire was therefore framed in non-clinical language, no diagnostic labels were applied to any respondent, and participants who indicated distress in the course of participation were discreetly informed of the counselling and employee assistance services already provided by the bank. Justice was upheld through the fair and equitable selection of participants across all departments and staff cadres of the branch, avoiding discrimination on the basis of gender, age, position or any other characteristic.

Confidentiality and anonymity were rigorously maintained. The questionnaires did not request names, staff numbers or any other personally identifying information, the completed instruments

and data files were stored securely and accessed only by the researcher and the supervisor, and only aggregated findings were reported so that no individual employee or work team could be identified. Permission was sought from the management of Stanbic Bank Limited before data collection began, and the findings were reported honestly without exaggeration or suppression of results that might have been unfavourable to the institution. Ethical clearance for the study was obtained from the Directorate of Research and Graduate Training at Makerere University in accordance with its guidelines for research proposals, theses and dissertations (Makerere University, 2011).

Gender considerations were also addressed by ensuring that both male and female employees were adequately represented in the sample, and gender-sensitive approaches were incorporated throughout the design, data collection and analysis stages in order to guarantee inclusivity and accurate interpretation of the findings across different gender groups. Environmental considerations were observed by ensuring that the research activities did not harm the environment, and the questionnaires were administered electronically wherever respondents preferred that option, so as to minimize the use of paper and reduce waste.

CHAPTER FOUR
PRESENTATION AND INTERPRETATION OF FINDINGS

4.0 Introduction

This chapter presents, analyzes, and interprets the data collected to examine the relationship between stress management practices, mental health and employee performance at Stanbic Bank Limited, Nakasero Branch. The chapter begins with the response rate, followed by the demographic profile of the respondents and the descriptive statistics for the study variables. It then presents the data quality tests, namely the reliability of the research instrument and the tests of normality, after which the relationships between the variables are examined through correlation analysis, regression analysis and a test of the mediating role of mental health. The chapter closes with a summary of the hypotheses tested in the study.

4.1 Response Rate

The number of usable questionnaires returned was divided by the total number of questionnaires administered to obtain the response rate. The results are presented in Table 4.1 below.

Table 4.1: Response Rate

Category	**Frequency**	**Percent (%)**
Questionnaires administered	66	100.0
Questionnaires returned and usable	66	100.0
Questionnaires not returned	0	0.0

Source: Field Survey data 2026.

The study targeted 66 employees of Stanbic Bank Limited, Nakasero Branch, all of whom successfully completed and returned the questionnaires, representing a response rate of 100%. According to Creswell (2015), a response rate of 60% and above is considered excellent for social science research. The response rate obtained in this study therefore exceeds the recommended benchmark and was considered adequate for analysis, presentation and interpretation of the findings, and it strengthens the validity and reliability of the results presented in this chapter.

4.2 Demographic Profile of Respondents

Descriptive analysis, specifically frequencies and percentages, was used to present, analyze and interpret the demographic profile of the respondents. The analysis covered gender, age, level of education, marital status, department, length of service and job level, and the results are presented in Table 4.2 below.

Table 4.2: Demographic Profile of Respondents

Category	Frequency	Percent (%)
Gender of the respondent		
Male	33	50.0
Female	33	50.0
Total	66	100.0
Age group of the respondent		
18 to 29 years	22	33.3
30 to 39 years	28	42.4
40 to 49 years	11	16.7
50 to 59 years	5	7.6
Above 60 years	0	0.0
Total	66	100.0
Highest level of education		
Diploma	12	18.2
Bachelor's degree	38	57.6
Master's degree	16	24.2
PhD	0	0.0
Total	66	100.0
Marital status		
Single	26	39.4
Married	36	54.5
Widowed or separated	4	6.1
Total	66	100.0
Department or section		
Customer service	23	34.8
Operations	15	22.7
Credit and lending	12	18.2
Compliance and risk	10	15.2
Other	6	9.1
Total	66	100.0
Length of service in the bank		
Below 2 years	14	21.2
2 to 4 years	15	22.7
5 to 7 years	23	34.8

8 to 10 years	6	9.1
Above 10 years	8	12.1
Total	66	100.0
Job level or position		
Non-supervisory staff	31	47.0
Supervisory staff	18	27.3
Middle management	13	19.7
Senior management	4	6.1
Total	66	100.0

Source: Field Survey data 2026.

The gender distribution revealed that 33 respondents (50.0%) were male, while 33 respondents (50.0%) were female. This indicates that the views of male and female employees were represented in equal measure, and that the findings of the study are not biased towards the experiences of one gender.

Regarding age distribution, 22 respondents (33.3%) were aged between 18 and 29 years, 28 respondents (42.4%) were between 30 and 39 years, 11 respondents (16.7%) were between 40 and 49 years, and 5 respondents (7.6%) were between 50 and 59 years, while none of the respondents was above 60 years. This shows that the majority of the respondents were in the youthful and mid-career age brackets, which are the categories most exposed to performance targets and customer-handling pressure at the branch.

Concerning educational attainment, 12 respondents (18.2%) held diplomas, 38 respondents (57.6%) held bachelor's degrees, and 16 respondents (24.2%) held master's degrees, while none held a PhD. This indicates that the respondents were sufficiently educated to understand the questionnaire items on stress management practices, mental health and employee performance, and to provide informed responses.

With regard to marital status, 26 respondents (39.4%) were single, 36 respondents (54.5%) were married, and 4 respondents (6.1%) were widowed or separated. The predominance of married respondents is relevant to the study because work and family responsibilities interact in shaping perceptions of work-life balance initiatives.

In terms of department, 23 respondents (34.8%) were drawn from customer service, 15 respondents (22.7%) from operations, 12 respondents (18.2%) from credit and lending, 10

respondents (15.2%) from compliance and risk, and 6 respondents (9.1%) from other sections of the branch. All departments of the branch were therefore represented, in line with the stratified sampling procedure described in Chapter Three.

Regarding length of service, 14 respondents (21.2%) had served for less than 2 years, 15 respondents (22.7%) for between 2 and 4 years, 23 respondents (34.8%) for between 5 and 7 years, 6 respondents (9.1%) for between 8 and 10 years, and 8 respondents (12.1%) for more than 10 years. The majority of the respondents had therefore served the bank long enough to assess its stress management practices with reasonable familiarity.

Finally, 31 respondents (47.0%) were non-supervisory staff, 18 respondents (27.3%) were supervisory staff, 13 respondents (19.7%) were in middle management, and 4 respondents (6.1%) were in senior management. This distribution ensured that both those who implement stress management practices and those who benefit from them were represented in the study.

4.3 Descriptive Statistics

Descriptive statistics, specifically means and standard deviations, were used to establish the extent to which respondents agreed with the statements measuring stress management practices, mental health and employee performance. The statements were measured on a five-point Likert scale, where 1 represented strongly disagree and 5 represented strongly agree. Mean scores below 2.50 were interpreted as low, mean scores between 2.50 and 3.49 as moderate, and mean scores of 3.50 and above as high.

4.3.1 Descriptive Statistics on Stress Management Practices

Stress management practices, the independent variable, were measured through five dimensions, namely employee wellness programmes, workload management, counselling and psychosocial support, work-life balance initiatives, and flexible work arrangements. The results are presented in Table 4.3 below.

Table 4.3: Descriptive Statistics on Stress Management Practices

Statement	N	Min	Max	Mean	Std. Deviation
Employee wellness programmes					
SMP1. My bank provides wellness programmes that promote my physical and psychological health.	66	1.00	5.00	3.1100	0.93000
SMP2. I have access to health screening and fitness activities organised by the bank.	66	1.00	5.00	3.1700	0.90400
SMP3. The wellness programmes offered help me manage work-related stress.	66	1.00	5.00	3.1100	1.01000
SMP4. I am encouraged by management to participate in wellness activities.	66	1.00	5.00	3.0000	0.99200
Workload management					
SMP5. My workload is reasonable and manageable within my working hours.	66	1.00	5.00	3.2900	0.92400
SMP6. Tasks and responsibilities are fairly distributed among employees in my department.	66	1.00	5.00	3.1400	0.97500
SMP7. I am given adequate time to complete assigned tasks without undue pressure.	66	1.00	5.00	3.2400	1.03900
SMP8. Management regularly reviews staffing levels to prevent work overload.	66	1.00	5.00	3.1800	0.97500
Counselling and psychosocial support					
SMP9. The bank provides confidential counselling services to employees experiencing stress.	66	1.00	5.00	2.7400	1.05700
SMP10. I am comfortable seeking psychosocial support when facing work-related challenges.	66	1.00	5.00	2.8800	0.93700
SMP11. Employee assistance programmes offered by the bank help me cope with personal and work problems.	66	1.00	5.00	2.8300	1.00100
SMP12. Supervisors are supportive when I raise stress-related concerns.	66	1.00	5.00	2.8300	1.00100
Work-life balance initiatives					
SMP13. The bank's policies allow me to balance my work and personal or family life.	66	1.00	5.00	3.1500	0.91600
SMP14. I am able to take leave or time off when I need to attend to personal matters.	66	1.00	5.00	3.1800	0.97500
SMP15. My work schedule does not excessively interfere with my family or	66	1.00	5.00	3.0300	0.96000

social life.					
Flexible work arrangements					
SMP16. I have the option of flexible working hours where necessary.	66	1.00	5.00	2.9700	0.96000
SMP17. The bank supports arrangements such as remote or off-site work when appropriate.	66	1.00	5.00	2.9400	1.06500
SMP18. Flexible work arrangements available to me help reduce my work-related stress.	66	1.00	5.00	3.0200	1.07400
Stress management practices (overall)	**66**	**1.00**	**5.00**	**3.0400**	**0.74400**

Source: Field Survey data 2026.

The results in Table 4.3 indicate that the overall mean score for stress management practices was 3.0400 with a standard deviation of 0.74400, which falls within the moderate range. This suggests that employees at Stanbic Bank Limited, Nakasero Branch, perceive the stress management practices of the bank to be implemented only to a moderate extent.

Workload management recorded the highest mean score among the dimensions, with the statement on the reasonableness of the workload recording a mean of 3.2900 and a standard deviation of 0.92400. This implies that employees generally consider their workloads to be manageable within their working hours, although the responses were not uniform.

Counselling and psychosocial support recorded the lowest mean scores, with the statement on the provision of confidential counselling services recording a mean of 2.7400 and a standard deviation of 1.05700. This suggests that counselling and employee assistance services are either inadequate or insufficiently publicised at the branch, and that this is the dimension most in need of strengthening.

4.3.2 Descriptive Statistics on Mental Health

Mental health, the mediating variable, was measured through five dimensions, namely psychological well-being, emotional stability, stress coping ability, reduced anxiety, and reduced burnout. The results are presented in Table 4.4 below.

Table 4.4: Descriptive Statistics on Mental Health

Statement	N	Min	Max	Mean	Std. Deviation
Psychological well-being					
MH1. I generally feel positive and satisfied with my life at work.	66	1.00	5.00	2.9200	0.95000
MH2. I feel a sense of purpose and fulfilment in my job.	66	1.00	5.00	2.9100	0.90700
MH3. I am able to maintain a positive outlook despite workplace pressures.	66	1.00	5.00	2.8200	0.78300
Emotional stability					
MH4. I am able to remain calm and composed when faced with work challenges.	66	1.00	5.00	2.6100	0.97500
MH5. My mood does not fluctuate excessively due to work pressure.	66	1.00	4.00	2.6700	0.88300
MH6. I can control my emotional reactions in stressful work situations.	66	1.00	5.00	2.6400	1.06200
Stress coping ability					
MH7. I am able to effectively cope with the demands of my job.	66	1.00	5.00	2.9200	0.88200
MH8. I use healthy strategies to manage stress at work.	66	1.00	5.00	3.0200	0.96900
MH9. I recover quickly from stressful situations at work.	66	1.00	5.00	2.9700	0.91100
Reduced anxiety					
MH10. I rarely feel anxious or worried about my work responsibilities.	66	1.00	5.00	2.5800	0.94600
MH11. I do not experience excessive nervousness when handling customers or targets.	66	1.00	5.00	2.4500	0.91500
Reduced burnout					
MH12. I rarely feel emotionally exhausted at the end of my working day.	66	1.00	5.00	2.7400	0.95000
MH13. I do not feel detached or cynical about my work.	66	1.00	5.00	2.8200	0.85800
MH14. I feel energised rather than drained by my daily work tasks.	66	1.00	4.00	2.5500	0.76800
Mental health (overall)	**66**	**1.00**	**5.00**	**2.7600**	**0.63900**

Source: Field Survey data 2026.

The results in Table 4.4 show that the overall mean score for mental health was 2.7600 with a standard deviation of 0.63900. Although this falls within the moderate range, it lies below the

midpoint of the scale, indicating a moderate to low state of psychological well-being among employees of the branch.

Stress coping ability recorded the highest mean scores among the dimensions, with the statement on the use of healthy coping strategies recording a mean of 3.0200 and a standard deviation of 0.96900. This implies that employees rely largely on their own coping strategies to manage the demands of their jobs.

Reduced anxiety recorded the lowest mean scores, with the statement on nervousness when handling customers or targets recording a mean of 2.4500 and a standard deviation of 0.91500. This indicates that anxiety associated with performance targets and customer handling is the most pressing mental health concern reported by employees at the branch.

4.3.3 Descriptive Statistics on Employee Performance

Employee performance, the dependent variable, was measured through five dimensions, namely innovative performance, productivity, task accomplishment, efficiency, and customer service performance. The results are presented in Table 4.5 below.

Table 4.5: Descriptive Statistics on Employee Performance

Statement	N	Min	Max	Mean	Std. Deviation
Innovative performance					
EP1. I often generate new ideas that improve how work is done in my department.	66	1.00	5.00	2.7600	0.94600
EP2. I am willing to try new approaches to solve work-related problems.	66	1.00	5.00	2.7000	0.94400
EP3. I contribute creative solutions that improve service delivery.	66	1.00	5.00	2.6500	0.86800
Productivity					
EP4. I consistently meet or exceed my set performance targets.	66	1.00	5.00	2.9200	0.81000
EP5. I am able to produce a high volume of quality work within set timelines.	66	1.00	5.00	2.9800	0.83200
Task accomplishment					
EP6. I complete my assigned tasks accurately and on time.	66	1.00	5.00	2.9700	0.89400

EP7. I am able to accomplish my job responsibilities with minimal errors.	66	1.00	5.00	2.9700	0.91100
Efficiency					
EP8. I make good use of available time and resources to complete my work.	66	1.00	5.00	2.9200	0.91700
EP9. I am able to complete tasks with minimal wastage of time and resources.	66	1.00	5.00	2.8300	0.98600
Customer service performance					
EP10. I attend to customers promptly and professionally.	66	1.00	5.00	2.8500	0.88100
EP11. I am able to resolve customer queries and complaints effectively.	66	1.00	5.00	2.9800	0.98400
EP12. Customers I serve are generally satisfied with the service I provide.	66	1.00	5.00	2.9200	0.93300
Employee performance (overall)	**66**	**1.00**	**5.00**	**2.8700**	**0.65100**

Source: Field Survey data 2026.

The results in Table 4.5 reveal that the overall mean score for employee performance was 2.8700 with a standard deviation of 0.65100, reflecting a moderate level of performance among employees of the branch.

Task accomplishment recorded the highest mean scores, with the statements on the accurate and timely completion of tasks and on accomplishing responsibilities with minimal errors each recording a mean of 2.9700. This suggests that employees are relatively more consistent in delivering their routine job responsibilities than in other aspects of performance.

Innovative performance recorded the lowest mean scores, with the statement on contributing creative solutions that improve service delivery recording a mean of 2.6500 and a standard deviation of 0.86800. This implies that employees have limited capacity or opportunity to generate new ideas, which is consistent with the elevated levels of anxiety and burnout reported under mental health.

4.3.4 Summary of Composite Mean Scores by Dimension

The composite mean scores for the dimensions of the three study variables were computed in order to compare the variables at dimension level, and the results are presented in Table 4.6 below.

Table 4.6: Summary of Composite Mean Scores by Dimension

Variable and dimension	N	Mean	Std. Deviation
Stress management practices (overall)	**66**	**3.0400**	**0.74400**
Employee wellness programmes	66	3.0900	0.82700
Workload management	66	3.2100	0.83500
Counselling and psychosocial support	66	2.8200	0.88700
Work-life balance initiatives	66	3.1200	0.83600
Flexible work arrangements	66	2.9700	0.92100
Mental health (overall)	**66**	**2.7600**	**0.63900**
Psychological well-being	66	2.8800	0.75900
Emotional stability	66	2.6400	0.85100
Stress coping ability	66	2.9700	0.81400
Reduced anxiety	66	2.5200	0.85500
Reduced burnout	66	2.7000	0.75400
Employee performance (overall)	**66**	**2.8700**	**0.65100**
Innovative performance	66	2.7000	0.76000
Productivity	66	2.9500	0.72200
Task accomplishment	66	2.9700	0.79800
Efficiency	66	2.8800	0.84200
Customer service performance	66	2.9200	0.81200

Source: Field Survey data 2026.

Table 4.6 shows that stress management practices recorded the highest composite mean score (3.0400), followed by employee performance (2.8700) and mental health (2.7600). At dimension level, workload management recorded the highest mean score (3.2100), while reduced anxiety recorded the lowest (2.5200). The pattern indicates that the bank performs relatively better in the structural aspects of stress management, such as workload and leave arrangements, than in the supportive aspects that bear directly on the psychological state of employees.

4.4 Data Quality

4.4.1 Reliability of the Research Instrument

Internal consistency reliability of the questionnaire was assessed using Cronbach's Alpha, which was computed for the overall scale of each variable and for each of its constituent dimensions. According to Field (2009), a Cronbach's Alpha coefficient of 0.70 and above is considered acceptable for research instruments. The results are presented in Table 4.7 below.

Table 4.7: Reliability Statistics

Construct or dimension	No. of items	Cronbach's Alpha
Stress management practices (overall scale)	**18**	**0.956**
Employee wellness programmes	4	0.884
Workload management	4	0.875
Counselling and psychosocial support	4	0.909
Work-life balance initiatives	3	0.854
Flexible work arrangements	3	0.870
Mental health (overall scale)	**14**	**0.919**
Psychological well-being	3	0.824
Emotional stability	3	0.842
Stress coping ability	3	0.859
Reduced anxiety	2	0.816
Reduced burnout	3	0.846
Employee performance (overall scale)	**12**	**0.913**
Innovative performance	3	0.768
Productivity	2	0.706
Task accomplishment	2	0.722
Efficiency	2	0.721
Customer service performance	3	0.839

Source: Field Survey data 2026.

The results indicate that all the constructs and their dimensions returned Cronbach's Alpha coefficients above the recommended threshold of 0.70. Stress management practices returned a coefficient of 0.956, mental health returned 0.919 and employee performance returned 0.913, with the dimension level coefficients ranging from 0.706 to 0.909. The research instrument was therefore considered reliable and internally consistent for measuring stress management practices, mental health and employee performance at Stanbic Bank Limited, Nakasero Branch.

4.4.2 Skewness and Kurtosis

Skewness and kurtosis are statistical measures used to assess the normality of data distributions. Skewness measures the degree of asymmetry of a distribution, while kurtosis measures the degree of peakedness of a distribution. Values falling within the range of plus or minus 2, as specified in Chapter Three, were considered acceptable for parametric analysis. The results are presented in Table 4.8 below.

Table 4.8: Skewness and Kurtosis

Variable	N	Skewness	Std. Error (Skewness)	Kurtosis	Std. Error (Kurtosis)
Stress management practices	66	-0.010	0.295	-0.130	0.582
Mental health	66	0.310	0.295	-0.310	0.582
Employee performance	66	0.320	0.295	-0.370	0.582

Source: Field Survey data 2026.

The results indicate that stress management practices recorded a skewness value of -0.010 and a kurtosis value of -0.130, mental health recorded a skewness value of 0.310 and a kurtosis value of -0.310, and employee performance recorded a skewness value of 0.320 and a kurtosis value of -0.370. All the values fall well within the acceptable range of plus or minus 2.

The findings therefore indicate that the data for all three study variables did not deviate substantially from normality. Consequently, parametric statistical techniques, specifically Pearson's product moment correlation and linear regression analysis, were considered appropriate for testing the hypotheses of the study.

4.5 Correlation Analyses

Correlation analysis, specifically Pearson's product moment correlation, was performed to test the direction, strength and significance of the relationships between stress management practices, mental health and employee performance. The results are presented in Table 4.9 below.

Table 4.9: Correlations

Variable	1	2	3
1. Stress management practices	1		
2. Mental health	0.509**	1	
3. Employee performance	0.363**	0.420**	1
** Correlation is significant at the 0.01 level (2-tailed), n = 66.			

Source: Field Survey data 2026.

A Pearson's product moment correlation analysis was conducted to determine the relationships among stress management practices, mental health and employee performance at Stanbic Bank Limited, Nakasero Branch. The results are interpreted below in line with the hypotheses of the study.

Relationship between Stress Management Practices and Employee Performance

The findings indicate a weak to moderate, positive and statistically significant relationship between stress management practices and employee performance ($r = 0.363$, $p = 0.003$). This suggests that improvements in the stress management practices of the bank are associated with improvements in the performance of its employees, and it provides support for the first hypothesis of the study.

Relationship between Stress Management Practices and Mental Health

The results further reveal a moderate, positive and statistically significant relationship between stress management practices and mental health ($r = 0.509$, $p = 0.000$). This indicates that employees who perceive stress management practices to be well implemented also report better psychological well-being, and it provides support for the second hypothesis of the study. This is the strongest of the three bivariate relationships tested.

Relationship between Mental Health and Employee Performance

The findings show a moderate, positive and statistically significant relationship between mental health and employee performance ($r = 0.420$, $p = 0.000$). This implies that employees who enjoy better mental health also record higher levels of performance, and it provides support for the third hypothesis of the study.

Mental health mediates the relationship between stress management practices and employee performance

The correlation results provide preliminary support for mediation because stress management practices are significantly related to employee performance ($r = 0.363$, $p = 0.003$), stress management practices are significantly related to mental health ($r = 0.509$, $p = 0.000$), and mental

health is significantly related to employee performance (r = 0.420, p = 0.000). These conditions justified the formal test of mediation reported in section 4.7.

4.6 Regression analysis

Regression analysis was conducted to determine the extent to which stress management practices and mental health predict employee performance, and the extent to which stress management practices predict mental health at Stanbic Bank Limited, Nakasero Branch. Prior to conducting the regression analysis, diagnostic tests were performed to ensure that the assumptions underlying regression analysis were satisfied, as reported in section 4.4.

Table 4.10: Regression analysis for Stress Management Practices and Employee Performance

Model	**B**	**Std. Error**	**t**	**Sig.**
(Constant)	1.905	0.320	5.960	0.000
Stress management practices	0.318	0.102	3.112	0.003
a. Dependent variable: Employee performance				

Model Summary		
R		.362
R Square		.131
Adjusted R Square		.118
Std. Error of the Estimate		.61157
Change Statistics	R Square Change	.131
	F Change	9.686
	df1	1
	df2	64
	Sig. F Change	.003

Source: Field Survey data 2026.

The results indicate that the regression model significantly predicts employee performance (F = 9.686, p = 0.003). The model produced an R Square value of 0.131, implying that stress management practices account for 13.1% of the variation in employee performance at the branch, while the remaining 86.9% is explained by other factors not considered in this model. Stress management practices positively and significantly influence employee performance (B = 0.318, p = 0.003), which implies that a one-unit improvement in stress management practices is associated

with a 0.318-unit improvement in employee performance. The first hypothesis of the study is therefore supported.

Table 4.11: Regression analysis for Stress Management Practices and Mental Health

Model	**B**	**Std. Error**	**t**	**Sig.**
(Constant)	1.428	0.290	4.930	0.000
Stress management practices	0.437	0.092	4.725	0.000
a. Dependent variable: Mental health				
Model Summary				
R		.509		
R Square		.259		
Adjusted R Square		.247		
Std. Error of the Estimate		.55434		
Change Statistics	R Square Change	.259		
	F Change	22.328		
	df1	1		
	df2	64		
	Sig. F Change	.000		

Source: Field Survey data 2026.

The results show that stress management practices significantly predict mental health (F = 22.328, p = 0.000), with an R Square value of 0.259. This implies that stress management practices account for 25.9% of the variation in the mental health of employees, which is the largest proportion of variance explained among the models tested in this study. The coefficient of 0.437 (p = 0.000) indicates that a one-unit improvement in stress management practices is associated with a 0.437-unit improvement in mental health. The second hypothesis of the study is therefore supported.

Table 4.12: Regression analysis for Mental Health and Employee Performance

Model	**B**	**Std. Error**	**t**	**Sig.**
(Constant)	1.691	0.327	5.165	0.000
Mental health	0.429	0.116	3.704	0.000
a. Dependent variable: Employee performance				
Model Summary				
R		.420		
R Square		.177		
Adjusted R Square		.164		
Std. Error of the Estimate		.59518		
Change Statistics	R Square Change	.177		
	F Change	13.721		
	df1	1		
	df2	64		
	Sig. F Change	.000		

Source: Field Survey data 2026.

The findings reveal that mental health significantly predicts employee performance (F = 13.721, p = 0.000), with an R Square value of 0.177, implying that mental health accounts for 17.7% of the variation in employee performance. The coefficient of 0.429 (p = 0.000) indicates that a one-unit improvement in the mental health of employees is associated with a 0.429-unit improvement in their performance. The third hypothesis of the study is therefore supported.

The regression equation generated from the model in which both predictors were entered simultaneously was:

Employee Performance = 1.508 + 0.176(Stress Management Practices) + 0.324(Mental Health)

The findings therefore demonstrate that stress management practices and mental health are both significant predictors of employee performance at Stanbic Bank Limited, Nakasero Branch, and that mental health is the stronger of the two predictors.

4.7 Direct and Indirect Relationship between Stress Management Practices, Mental Health and Employee Performance

A mediating variable is an intermediate variable in the causal sequence linking an independent variable to a dependent variable, such that the independent variable influences the mediator, which in turn influences the dependent variable. In this study, mental health was treated as the mediator in the relationship between stress management practices and employee performance.

To test the mediation effect, the study employed the causal-steps procedure of Baron and Kenny (1986), supported by a Sobel test of the significance of the indirect effect. The procedure requires that the independent variable significantly predicts the dependent variable (path c), that the independent variable significantly predicts the mediator (path a), that the mediator significantly predicts the dependent variable while controlling for the independent variable (path b), and that the effect of the independent variable on the dependent variable is reduced or rendered insignificant once the mediator is controlled for (path c prime).

The mediation model addressed the following hypotheses:

H1: Stress management practices have a positive effect on employee performance at Stanbic Bank Limited.

H2: Stress management practices are positively related to the mental health of employees at Stanbic Bank Limited.

H3: Mental health is positively related to employee performance at Stanbic Bank Limited.

H4: Mental health mediates the relationship between stress management practices and employee performance at Stanbic Bank Limited.

Table 4.13: Mediation Results

Step	Path	Predictor	B	SE	t	p-value	Decision
1	c (total effect)	SMP to EP	0.318	0.102	3.112	0.003	Significant
2	a	SMP to MH	0.437	0.092	4.725	0.000	Significant
3	b	MH to EP (controlling SMP)	0.324	0.134	2.418	0.018	Significant
4	c prime (direct effect)	SMP to EP (controlling MH)	0.176	0.114	1.544	0.128	Not significant

Source: Field Survey data 2026.

Model fit for the third step: R Square = 0.206; Adjusted R Square = 0.181; F (2, 63) = 8.194, p = 0.000; VIF for stress management practices = 1.35 and VIF for mental health = 1.35, indicating that multicollinearity was not a concern.

Table 4.14: Indirect Effect and Sobel Test Results

Statistic	Value
Indirect effect (a multiplied by b)	0.142
Sobel standard error	0.065
Sobel z-statistic	2.168
p-value	0.030
Percentage of total effect mediated	44.5%

Source: Field Survey data 2026.

4.7.1 Direct Relationships between Stress Management Practices, Mental Health and Employee Performance

Stress Management Practices and Employee Performance

H1 stated that stress management practices have a positive effect on employee performance. The findings revealed that stress management practices significantly predict employee performance (B = 0.318, p = 0.003). The hypothesis was therefore supported, which implies that the wellness, workload, counselling, work-life balance and flexible working practices of the bank contribute to the performance of its employees.

Stress Management Practices and Mental Health

H2 proposed that stress management practices are positively related to the mental health of employees. The results showed that stress management practices significantly predict mental health (B = 0.437, p = 0.000). The hypothesis was therefore supported, indicating that stress management practices bear most directly on the psychological state of employees.

Mental Health and Employee Performance

H3 proposed that mental health is positively related to employee performance. The findings indicate that mental health significantly predicts employee performance (B = 0.429, p = 0.000), and that it remains a significant predictor when stress management practices are controlled for (B = 0.324, p = 0.018). The hypothesis was therefore supported.

4.7.2 Indirect Effect of Mental Health

After establishing the direct effects, the study examined whether mental health mediates the relationship between stress management practices and employee performance. The results revealed a significant indirect effect of stress management practices on employee performance through mental health (indirect effect = 0.142, Sobel z = 2.168, p = 0.030). Since the indirect effect was statistically significant, mediation was confirmed.

Furthermore, the direct effect of stress management practices on employee performance became statistically insignificant after introducing mental health into the model (B = 0.176, p = 0.128), while the total effect had been significant (B = 0.318, p = 0.003). This pattern satisfies the fourth condition of the Baron and Kenny (1986) procedure for full mediation, and 44.5% of the total effect of stress management practices on employee performance was transmitted through mental health.

The mediation results therefore demonstrate that mental health fully mediates the relationship between stress management practices and employee performance at Stanbic Bank Limited, Nakasero Branch. Stress management practices improve employee performance predominantly by

improving the mental health of employees, rather than through any direct and independent channel. The fourth hypothesis of the study was therefore supported.

4.8 Summary of Hypothesis Testing

The results of the tests of the four hypotheses that guided the study are summarized in Table 4.15 below.

Table 4.15: Summary of Hypothesis Testing

Hypothesis	**Statement**	**Result**
H1	There is a significant relationship between stress management practices and employee performance at Stanbic Bank Limited.	Supported
H2	There is a significant relationship between stress management practices and the mental health of employees at Stanbic Bank Limited.	Supported
H3	There is a significant relationship between the mental health of employees and employee performance at Stanbic Bank Limited.	Supported
H4	The mental health of employees mediates the relationship between stress management practices and employee performance at Stanbic Bank Limited.	Supported (full mediation)

Source: Field Survey data 2026.

CHAPTER FIVE

SUMMARY, DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter covers the summary of findings, discussion, conclusions, and recommendations, highlighting the implications of the results and suggesting potential directions for future research on stress management practices, mental health and employee performance in the Ugandan banking sector.

5.1 Summary of Findings

This section presents the summary of the findings based on the research hypotheses that guided the study.

5.1.1 Stress Management Practices and Employee Performance

The study established that stress management practices have a positive and statistically significant effect on employee performance at Stanbic Bank Limited, Nakasero Branch ($r = 0.363$, $p < 0.01$; $B = 0.318$, $p = 0.003$). The regression results indicated that stress management practices explain 13.1% of the variation in employee performance. At dimension level, workload management and employee wellness programmes recorded the highest mean scores, while counselling and psychosocial support recorded the lowest, indicating that employees perceive the wellness and workload initiatives of the bank more favourably than its counselling support.

5.1.2 Stress Management Practices and Mental Health

The findings revealed a positive and significant relationship between stress management practices and the mental health of employees ($r = 0.509$, $p < 0.01$; $B = 0.437$, $p < 0.01$), with stress management practices explaining 25.9% of the variation in mental health. This was the strongest of the three bivariate relationships tested in the study, indicating that the stress management practices of the bank bear most directly on the psychological state of its employees.

5.1.3 Mental Health and Employee Performance

The study found that the mental health of employees positively and significantly affects employee performance ($r = 0.420$, $p < 0.01$; $B = 0.429$, $p < 0.01$), explaining 17.7% of the variation in employee performance. Reduced anxiety recorded the lowest mean score among the mental health dimensions, suggesting that anxiety related to performance targets and customer handling is the most pressing mental health concern reported by employees at the branch.

5.1.4 Mediating Role of Mental Health in the Relationship between Stress Management Practices and Employee Performance

The study established that mental health fully mediates the relationship between stress management practices and employee performance. The indirect effect was statistically significant (indirect effect = 0.142, Sobel $z = 2.168$, $p = 0.030$), while the direct effect of stress management practices on employee performance became statistically insignificant once mental health was controlled for ($B = 0.176$, $p = 0.128$). A total of 44.5% of the effect of stress management practices on employee performance was transmitted through mental health.

5.2 Discussion of the findings

This section presents the discussion of findings based on the study objectives, comparing and aligning them with existing empirical literature on stress management practices, mental health and employee performance.

5.2.1 Stress Management Practices and Employee Performance

The study established that stress management practices have a positive and significant effect on employee performance. This implies that banks that invest in wellness programmes, manageable workloads, counselling support, work-life balance initiatives and flexible working arrangements are more likely to register improved employee performance.

The findings are consistent with Bajwa, Rahim, Mukhtar and Akmal (2024), who reported that stress management strategies were positively associated with employee performance in high-

pressure industries, and with Amadi (2024), who found that stress management practices enable organisations to sustain employee well-being and effectiveness.

However, the relatively modest proportion of variance explained (13.1%) suggests that, on its own, offering stress management practices is not sufficient to substantially raise performance at the branch. This pattern anticipates the fuller explanation offered by the mediation finding discussed in section 5.2.4.

5.2.2 Stress Management Practices and Mental Health

The study found that stress management practices have a positive and significant relationship with the mental health of employees. This indicates that employees who perceive the wellness, workload and flexible working practices of the bank to be well implemented also report better psychological well-being, greater emotional stability and lower levels of anxiety and burnout.

The finding supports Raghuwanshi (2025), who established that human resource practices such as wellness programmes and flexible working arrangements are positively associated with the psychological well-being of employees, and Gupta and Nagariya (2025), who reported that flexible work arrangements reduce psychological strain.

This is the strongest relationship observed in the study, which is consistent with the Cognitive Theory of Psychological Stress and Coping (Lazarus and Folkman, 1984), under which stress management practices act primarily by expanding the coping resources that employees draw on during secondary appraisal, and therefore bear most directly on mental health before manifesting in performance outcomes.

5.2.3 Mental Health and Employee Performance

The study revealed that the mental health of employees has a positive and significant effect on employee performance. This suggests that employees who enjoy psychological well-being, emotional stability and effective coping ability are more productive, more innovative and more effective in serving customers.

The finding corroborates Chen, Wang, Li and Liu (2022), who found that work stress affects employee performance principally through its effect on mental health, and Bachmid and Lina (2024), who reported that employees with better mental health record higher productivity and task performance.

The comparatively low mean score recorded for reduced anxiety is consistent with the evidence of the World Health Organization (2024) and Gallup (2025), which highlights elevated workplace stress and anxiety in customer-facing and target-driven roles such as those found in banking.

5.2.4 Mediating Role of Mental Health in the Relationship between Stress Management Practices and Employee Performance

The study established that mental health fully mediates the relationship between stress management practices and employee performance. This means that stress management practices influence performance principally by altering the psychological state of employees rather than by acting directly on their output.

This finding provides strong support for the Cognitive Theory of Psychological Stress and Coping (Lazarus and Folkman, 1984; 1991), which holds that stress management interventions influence employee outcomes principally by altering the cognitive appraisal and psychological well-being of the employee, rather than acting directly on performance.

The finding is also consistent with Chen et al. (2022), who identified mental health as an important pathway linking workplace conditions to employee outcomes, and it extends this literature to the Ugandan banking sector, thereby addressing the contextual and sectoral gaps identified in Chapter Two. In practical terms, the finding implies that stress management practices which do not translate into measurable improvements in the psychological well-being of employees are unlikely, on their own, to improve performance at the branch.

5.3 Conclusions

Based on the findings of the study, it is concluded that stress management practices are significant determinants of employee performance at Stanbic Bank Limited, Nakasero Branch. Employees

who perceive wellness programmes, manageable workloads, counselling support, work-life balance initiatives and flexible working arrangements to be well implemented report higher levels of performance.

The study further concludes that stress management practices are positively associated with the mental health of employees. Well-implemented stress management practices expand the coping resources available to employees and are reflected in better psychological well-being, greater emotional stability and lower levels of anxiety and burnout.

The findings also lead to the conclusion that the mental health of employees significantly improves employee performance. Employees who are psychologically well are more productive, more innovative, more efficient and more effective in handling customers.

Finally, the study concludes that mental health fully mediates the relationship between stress management practices and employee performance. Stress management practices therefore matter for performance largely, and in this study entirely, through their effect on the mental health of employees. The branch cannot expect to improve employee performance by implementing stress management practices in isolation of the psychological well-being of its employees.

5.4 Recommendations

Based on the study findings, the following recommendations are made to strengthen stress management practices, safeguard the mental health of employees, and enhance employee performance at Stanbic Bank Limited, Nakasero Branch.

Strengthening counselling and psychosocial support

Counselling and psychosocial support recorded the lowest mean score among the stress management dimensions. Management should expand confidential counselling and employee assistance services, actively publicise their availability, and train supervisors to recognise signs of distress and to refer employees appropriately, so that employees feel genuinely comfortable seeking psychosocial support.

Addressing workplace anxiety directly

Reduced anxiety recorded the lowest mean score among the mental health dimensions. The bank should review its performance target-setting and customer-handling protocols with a view to reducing avoidable sources of anxiety, and should introduce periodic, non-clinical stress check-ins so that early signs of anxiety are identified and addressed before they affect performance.

Embedding mental health monitoring in wellness initiatives

Because mental health was found to fully mediate the effect of stress management practices on performance, the bank should not treat wellness programmes, workload management and flexible working arrangements as ends in themselves. It should routinely and confidentially monitor the psychological well-being of employees alongside these initiatives, so that management can verify whether the practices are actually improving mental health and, through it, performance.

Reviewing workload and flexible working arrangements

Management should continue to review staffing levels and the distribution of tasks in order to keep workloads manageable, and should extend flexible working and off-site arrangements, where operationally feasible, to more categories of staff, since these practices were positively associated with both mental health and employee performance.

Building managerial capacity to support employee well-being

Supervisors and branch management should be trained in basic psychosocial first aid and supportive leadership practices, given the central role that supervisor support plays in the counselling and psychosocial support dimension, so that stress management practices are reinforced through day-to-day supervisory practice and not only through formal programmes.

5.5 Suggestions for Further Research

Future studies should replicate this design across multiple branches of Stanbic Bank Limited and across other commercial banks in Uganda, in order to test the generalisability of the findings beyond a single branch.

Similar studies should adopt longitudinal research designs in order to assess how stress management practices, mental health and employee performance evolve over time, and to establish the direction of causality with greater confidence.

Further research should examine additional mediating and moderating variables, such as perceived organisational support, job satisfaction, supervisory style and job level that may further explain how stress management practices translate into employee performance in the banking sector.

Future researchers are also encouraged to complement self-reported measures of performance with objective performance data, such as appraisal scores, sales records and customer satisfaction indices, in order to reduce the risk of common method bias.

5.6 Implications of the Study

Managerial Implications

The findings provide branch management with empirical evidence that stress management practices improve employee performance through the mental health of employees. Managers should therefore design and evaluate wellness, workload and flexible working initiatives on the basis of their measurable effect on the psychological well-being of staff, rather than on the basis of participation numbers alone.

Policy Implications

The study provides insights for human resource policy makers in the banking sector and for regulators concerned with occupational health. The evidence highlights the need for policies that mandate confidential counselling and employee assistance services, and that require periodic assessment of workplace mental health in target-driven, customer-facing environments.

Theoretical Implications

The study contributes to existing literature by empirically confirming the mediating role of mental health in the relationship between stress management practices and employee performance. It extends the Cognitive Theory of Psychological Stress and Coping to the Ugandan banking sector,

and demonstrates that the appraisal and coping mechanisms described by the theory operate as the pathway through which organisational stress management practices reach performance outcomes.

5.7 Limitations of the Study

The study was confined to a single branch of Stanbic Bank Limited, namely Nakasero Branch, and therefore the findings may not fully represent the situation of other branches of the bank or of other commercial banks in Uganda.

The cross-sectional research design captured data at a single point in time, which limits the ability to observe changes over time and restricts strong causal inference between stress management practices, mental health and employee performance.

The study relied on self-reported data collected through structured questionnaires, which may have been subject to response bias, particularly for the sensitive items measuring mental health. This risk was mitigated through the use of anonymous, self-administered questionnaires as described in Chapter Three.

The study focused primarily on stress management practices and mental health, and therefore excluded other influential factors such as remuneration, organisational support, leadership style and job satisfaction, which may also account for variations in employee performance.

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APPENDICES

Appendix 1: Questionnaire

Dear Respondent,

I am a student at Makerere University, College of Business and Management Sciences, undertaking a study on "***Stress Management Practices, Mental Health and Employee Performance in Stanbic Bank Limited, Nakasero Branch***". You have been identified as a respondent, and are therefore kindly requested to spare a few minutes of your busy schedule to fill out this questionnaire. This study is purely for academic purposes, and your honest and sincere responses are highly appreciated and shall be treated with the utmost confidentiality.

Kindly do not write your name on the questionnaire.

Please tick (√) or fill in the space provided as appropriate, unless otherwise indicated.

Thank you for your cooperation.

SECTION A: BACKGROUND INFORMATION

Please tick where appropriate.

1. Gender of the respondent

a) Male [ ] b) Female [ ]

2. Age group

a) 18–29 yrs [ ] b) 30–39 yrs [ ] c) 40–49 yrs [ ] d) 50–59 yrs [ ]e) Above 60 yrs [ ]

3. Highest level of education

a) Diploma [ ] b) Bachelor's degree [ ] c) Master's degree [ ] d) PhD [ ]

4. Marital status

a) Single [ ] b) Married [ ] c) Widowed/Separated [ ]

5. Department/Section

a) Customer Service [ ] b) Operations [ ] c) Credit/Lending [ ] d) Compliance/Risk [ ] e) Other [ ]

6. Length of service with Stanbic Bank (Nakasero Branch)

a) Below 2 yrs [ ] b) 2–4 yrs [ ] c) 5–7 yrs [ ] d) 8–10 yrs [ ] e) Above 10 yrs [ ]

7. Job level/position

a) Non-supervisory staff [ ] b) Supervisory staff [ ] c) Middle management [ ] d) Senior management [ ]

INSTRUCTIONS

For each statement in Sections B, C and D below, please indicate the extent to which you agree or disagree by ticking (√) the appropriate box. Rate your response on a five-point Likert scale ranging from: 1 – Strongly Disagree (SD), 2 – Disagree (D), 3 – Not Sure (NS), 4 – Agree (A) and 5 – Strongly Agree (SA).

SECTION B: STRESS MANAGEMENT PRACTICES (Independent Variable)

Statement	SD	D	NS	A	SA
Employee wellness programmes					
SMP1 my bank provides wellness programmes that promote my physical and psychological health.					
SMP2 I have access to health screening and fitness activities organised by the bank.					
SMP3 The wellness programmes offered help me manage work-related stress.					

Statement	SD	D	NS	A	SA
SMP4 I am encouraged by management to participate in wellness activities.					
Workload management					
SMP5 My workload is reasonable and manageable within my working hours.					
SMP6 Tasks and responsibilities are fairly distributed among employees in my department.					
SMP7 I am given adequate time to complete assigned tasks without undue pressure.					
SMP8 Management regularly reviews staffing levels to prevent work overload.					
Counselling and psychosocial support					
SMP9 The bank provides confidential counselling services to employees experiencing stress.					
SMP10 I am comfortable seeking psychosocial support when facing work-related challenges.					
SMP11 Employee assistance programmes offered by the bank help me cope with personal and work problems.					
SMP12 Supervisors are supportive when I raise stress-related concerns.					
Work–life balance initiatives					
SMP13 The bank's policies allow me to balance my work and personal/family life.					
SMP14 I am able to take leave/time off when I need to attend to personal matters.					
SMP15 My work schedule does not excessively interfere with my family or social life.					
Flexible work arrangements					
SMP16 I have the option of flexible working hours where necessary.					
SMP17 The bank supports arrangements such as remote/off-site work when appropriate.					

Statement	SD	D	NS	A	SA
SMP18 Flexible work arrangements available to me help reduce my work-related stress.					

SECTION C: MENTAL HEALTH (Mediating Variable)

Statement	SD	D	NS	A	SA
Psychological well-being					
MH1 I generally feel positive and satisfied with my life at work.					
MH2 I feel a sense of purpose and fulfilment in my job.					
MH3 I am able to maintain a positive outlook despite workplace pressures.					
Emotional stability					
MH4 I am able to remain calm and composed when faced with work challenges.					
MH5 My mood does not fluctuate excessively due to work pressure.					
MH6 I can control my emotional reactions in stressful work situations.					
Stress coping ability					
MH7 I am able to effectively cope with the demands of my job.					
MH8 I use healthy strategies to manage stress at work.					
MH9 I recover quickly from stressful situations at work.					
Reduced anxiety					
MH10 I rarely feel anxious or worried about my work responsibilities.					
MH11 I do not experience excessive nervousness when handling customers or targets.					
Reduced burnout					

Statement	SD	D	NS	A	SA
MH12 I rarely feel emotionally exhausted at the end of my working day.					
MH13 I do not feel detached or cynical about my work.					
MH14 I feel energised rather than drained by my daily work tasks.					

SECTION D: EMPLOYEE PERFORMANCE (Dependent Variable)

Statement	SD	D	NS	A	SA
Innovative performance					
EP1 I often generate new ideas that improve how work is done in my department.					
EP2 I am willing to try new approaches to solve work-related problems.					
EP3 I contribute creative solutions that improve service delivery.					
Productivity					
EP4 I consistently meet or exceed my set performance targets.					
EP5 I am able to produce a high volume of quality work within set timelines.					
Task accomplishment					
EP6 I complete my assigned tasks accurately and on time.					
EP7 I am able to accomplish my job responsibilities with minimal errors.					
Efficiency					
EP8 I make good use of available time and resources to complete my work.					
EP9 I am able to complete tasks with minimal wastage of time and resources.					

Statement	SD	D	NS	A	SA
Customer service performance					
EP10 I attend to customers promptly and professionally.					
EP11 I am able to resolve customer queries and complaints effectively.					
EP12 Customers I serve are generally satisfied with the service I provide.					

Thank you for your time and valuable contribution to this study.