Volume and Issues Obtainable at Center for Sustainability Research and Consultancy

Journal of Business and Social Review in Emerging Economies
ISSN: 2519-089X & ISSN (E): 2519-0326
Volume 11: Issue 1 March 2025
Journal homepage: www.publishing.globalcsrc.org/jbsee

Employee Vigor and Performance of Deposit-Taking SACCOS in Nairobi, Kenya

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ARTICLE DETAILS

History
Revised format: Feb 2025
Available Online: Mar 2025

Keywords
Employee Vigor and Performance of DT-SACCOS in Nairobi.

JEL Classification
M1, G21

ABSTRACT

Purpose: The present financial sector competitiveness, technological advancements, changing customer expectations and dwindling employee productivity has necessitated the need for investigating the influence of employee vigor on deposit-taking Sacco's performance in this sector. The paper scrutinized the associations amongst personnel vigor and performance of DT-Sacco's in Nairobi. Earlier explorations have exposed that staff vigor may possess a direct effect on organizational performance.
Design/Methodology/Approach: The study utilized a cross-sectional survey of 46 DT-Sacco's in Nairobi to collect data vie structured questionnaire. The gathered data was tested by means of correlation and regression analysis.
Findings: The results designated a correlation amid employee vigor and organizational performance. The findings indicate that employee vigor has no significant linkages to performance of DT Sacco's in Nairobi.
Implications/Originality/Value: The authors recommend that Saccos top management should not spend monetary capabilities on events that kindle employee vigor as it has no prediction on Sacco performance. The study will guide Sacco management, policy makers and regulators of the industry in advancing capacities that build worker vigor.

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Recommended Citation: Muteshi, D.C., Maingi, W. M. & Tsuma, E.T. (2025). Employee Vigor and Performance of Deposit-Taking SACCOS in Nairobi, Kenya. *Journal of Business and Social Review in Emerging Economies, 11* (1), 55-66.
DOI: https://doi.org/10.26710/jbsee.v11i1.3275

Background of the Study

In the contemporary financial services sector, employee well-being and engagement have become critical drivers of organizational performance. Employee vigor is defined as the high levels of

mental resilience and energy at work offers a critical role in guaranteeing productivity and commitment (Satata, 2021). In today's highly competitive and regulated financial landscape, financial institutions such as Deposit-Taking SACCOs count on heavily on the commitment and drive of its personnel in delivering quality services, managing client relationships, and meeting performance targets (Schaufeli & Bakker, 2004). As SACCOs evolve to compete in an increasingly competitive and regulated financial environment, the human resource factor becomes even more central to performance outcomes.

Vigor is a core component of work engagement, which positively influences productivity, innovation, and the ability to cope with workplace demands (Satata, 2021). The dynamism in operating business environment in terms of technological advancements, regulatory changes and cut-throat rivalry in the financial sectors has led to amplified attention amongst corporate governance researchers in examining the associations between employee vigor and institutional performance. Scholarly works have revealed that vigorous employees are more likely to demonstrate proactive behavior, lower absenteeism, and higher levels of goal achievement, all of which are essential for the performance of SACCOs (Bakker & Demerouti, 2017). Advancing the linkage amid staff vigor and entity performance requires extensive dedication and focus from top leadership of the company. Hence, employee vigor is a cognitive state where staff take their functions with fun, pride and excitement.

Komen (2024) argued that organizations with elevated planes of staff engagement are characterized by minimal absenteeism, effective communication, low turnover levels, improved profitability, creation of career development opportunities, conducive work setting and recognition of accomplishments as these practices have an upshot on overall performance. The consequences of staff engagement are worker retention, job fulfilment, and corporate social responsibility (Adiasany *et al.*,2024). The current study adopted employee productivity and job satisfaction as measures of organizational performance. Ngaochai and Amara (2021) opine that staff engagement implicitly excite employee efficiency and general performance. Entities with extremely engaged staff frequently record enhanced profits, productivity and clientele satisfaction (Mudany, *et al.*, 2021). Thus, the reason in exploring worker vigor and organizational performance connections.

Employee engagement signifies to the machineries of efficiently cooperating staff in their work assignments, where individuals vigorously and maximumly apply their emotional, physical and cognitive capabilities (Kahn, 2017). Employee engagement which is frequently linked to performance ascends when workers hold vigor and high morale characteristics. However, there are other features such as dedication, absorption and consultation practices that inform employee engagement for organizational success (Andrianto & Alsada, 2019). Managements strong understanding of vigor could assist the corporation's advancement and development of positive organizational behaviors associated with staff psychological manifestations that are critical to performance improvement (Wefald, *et al*., 2017). Workers on term contracts display advanced levels of vigor when motivated with possibility of permanent and pensionable employment more than those on permanent terms (**Duan, *et al*., 2021)**.

Adiasany *et al*. (2024) posts that there is a significant number of disengaged employees when related to those who are vigorously engaged in their duties which could be attributed to ineffective communication, poor labour relations, unconducive work environments and inferior management strategies. Though, what continues to be paramount is the notion that workers and Sacco's goals are proportionately linked. Studies have exposed that majority of the blue-chip companies continuously pay attention on growing the worth of their human capital as it leads to improved output resulting from employee engagement (Xanthopoulou *et al.*, 2009; Githinji & Muli, 2018;). Lalitha (2022) debate that performance is the eventual returns of an employee and its institution goals. The study tested employee vigor using indicators of degree of absenteeism, retention rate

and levels of staff empowerment.

DT-SACCOs in Kenya have experienced remarkable growth in asset base and membership in the last decade, contributing significantly to financial inclusion and economic development (SASRA, 2023). However, these SACCOs also face challenges such as increasing competition from mainstream banks and fintech companies, regulatory pressures, and rising customer expectations. Employee performance, therefore, becomes a crucial determinant of the SACCOs' ability to remain sustainable. Vigorous workforces are more probable to take inventiveness, adapt to changing environments, and maintain consistent service delivery, directly influencing corporation output such as profitability, member satisfaction, and loan recovery rates (Bakker & Demerouti, 2017).
Despite growing recognition of the position of employee engagement in organizational success, limited empirical research exists on the specific impact of employee vigor on the performance of SACCOs, particularly in the Kenyan context. While studies have broadly examined employee motivation and job satisfaction, vigor as a standalone construct in the work engagement model remains underexplored (Kariuki & Kihoro, 2018; Saks, 2019). This study, consequently, seeks to seal this gap by assessing how employee vigor influences the performance of DT-SACCOs, offering insights that can inform HR policies and capacity-building efforts aimed at enhancing staff well-being and institutional success.

Statement of the Problem

Promotion of organizational performance is progressively attracting attention in the current period of liberalized international markets and need for creating an engaged workforce (Mudany, *et al.*, 2021; Ngaochai & Amara, 2021; Adiasany *et al.*,2024). Saccos need to maximize the capabilities of its workers foster engagement and accomplish organizational objectives (Githinji & Muli, 2018; Satata, 2021). Hence, it is critical for organizations to focus on attraction and retention policies that promote employee vigor to increase staff productivity and job satisfaction. Empirical review indicates that several previous inquiries have explored the independent interface amongst the study concepts of labour vigor and organizational performance (Wefald e*t al.*, 2017; Singh & Varasi, 2019; **Duan *et al*.,2021; Onyango & Juma, 2025)** with diverse findings. Though, there is inadequate research that conceptualized the inspiration of worker vigor and DT-Sacco's performance in Nairobi.

Gede and Huluka (2024) assessed the bearing of staff engagement on institutional performance in Ethiopia. Adiasany *et al.* (2024) interrogated the inspiration of staff engagement in Ghana's higher education campuses. Maisyuri and Ariyanto (2021) investigated the effect of dedication, vigor, and absorption and worker performance in Indonesia. Lopez-zafra *et al*. (2022) inquired the mediation consequence of work vigor on authentic and transformational leadership on personnel engagement in Spain. The current study focuses on investigating personnel vigor and performance of DT-Saccos in Kenyan context.

Onyango and Juma (2025) utilized descriptive statistics to analyses employee engagement focusing on leadership, work environment, reward systems and team work independent and worker performance. Carmeli *et al.* (2009) applied structural equation model to scrutinize how vigor boosts staff job performance. Juliana *et al.* (2025) used Partial Least Squares (PLS) to assess the inspiration of manpower engagement, firm commitment and worker performance. The study utilized descriptive, correlation and regression models of analysis to examine the links among labour vigor and institutional performance.

In solving the acknowledged information gaps in the prior empirical studies and observed Sacco executive difficulties, the research pursued to evaluate the impact of employee vigor and performance of DT- Sacco's in Nairobi, Kenya. The study aims to answer the query as to whether employee vigor has a significant affiliation to organizational performance.

Research Objective

To determine the effect of employee vigor on performance of deposit - taking Sacco's in Nairobi, Kenya.

Literature Review

Employee vigor and organizational performance are key issues of study in the sphere of deposit-taking Saccos. These institutions, are crucial to the public savings and credit financial services to finance investments for socio-economic development, significantly depend on their employee's passion for duty and realization of set objectives. The literature review examines the associations among worker vigor and performance of DT-Saccos, interrogating existing experiential studies to segregate information gaps.

Theoretical Foundation of the Study

Khan's Personal Engagement Theory

Kahn's Personal Engagement Theory (1990) posits that individuals express themselves physically, cognitively, and emotionally in their work roles when they experience psychological, meaningfulness, safety, and availability. Employee vigor, characterized by high points of energy, intellectual resilience, and readiness to invest effort at work, aligns directly with Kahn's dimension of psychological availability (Saks, 2019). In the context of this study, vigor enhances role engagement, leading to increased motivation, proactive behavior, and sustained effort. When employees feel safe, valued, and capable of meeting job demands, they are more likely to display vigor, which translates into higher levels of task performance, customer service, and public responsiveness, all of which are crucial for economic sustainability and performance of SACCOs. Furthermore, the dynamic surroundings that DT-SACCOs operate marked by regulatory demands, competition, and the need for innovation requires employees to consistently engage at high levels. Kahn (1990) argue that such engagement stems from a supportive organizational context where leadership fosters trust and provides the necessary resources. Therefore, when SACCOs create enabling environments that promote psychological safety and resource access, staff are likely to demonstrate robustness. This vigor, subsequently, enhances operational efficiency, member satisfaction, and innovation, thereby contributing positively to the overall performance of the SACCOs.

The Balanced Score Card (BSC) Theory

Kaplan and Norton (1992) innovated Balanced Scorecard (BSC), proposition is a governance management system that stresses gauges of organizational performance broader than the traditional financial indices. It comprises subjects such as staff learning and development, internal business procedures, and customer satisfaction. Employee vigor is usually connected to the "training and progression" tactic, highlighting its implication to the long-term institutional accomplishment (Xanthopoulou *et al.*, 2009). DT-Saccos may utilize the BSC theory to include employee vigor as a noteworthy performance feature. DT-Saccos could critically link their strategic objectives accomplishment by relating all HRM strategies to both employee vigor and overall firm performance measures like financial capabilities and customer delight.

Empirical Literature Review

The social capital argument feelings of vigor at work is positively associated with organization executive's perception and assessments of staff job performance (Carmeli *et al.*, 2009). Labour engagement allusions to a character's enthusiasm and preferred way of undertaking roles that lift their physical fitness, self-esteem, cognition, and emotional appearance, and exhibit high levels of productivity (Khan, 1990). Job capabilities and individual capabilities have a positive impression on worker engagement (Thisera & Wijesundara, 2020). While, Crawford & Detar, (2023) posit that there is only a positive correlation amid job demands and employee burnout but a noteworthy negative correlation among job capabilities and staff burnout. Hence, this need to cross-examine

personnel vigor and organizational performance in DT-Saccos.

Onyango and Juma (2025) argue that there was a momentous inspiration of staff engagement and worker performance. Personnel zeal, as demonstrated by strong echelons of vigor, enthusiasm, absorption and devotion has a valuable stimulation on institutions achievement (Hembadoon *et al*., 2022). Engaged manpower stir different business outcomes ranging from, customer delight and devotion, profitability, resignation of employees, and conducive work environment (Ngaochai & Amara, 2021). Thus, workers who revel joy and fun in their assignments will contribute positively to accomplishment of the organizational goals. Furthermore, they will be motivated and discipled in following the existing values, policies and procedures of the corporation. Cort´es-Denia *et al*. (2023) contend that the affiliation amongst work engagement and job satisfaction varies from public and private entities. Hence, the levels of employee vigor may differ depending on the conceptualized industry context.

Engaged employees reveals a higher level of commitment, productivity, and innovation to the realization of the corporation's objectives and are more likely to perform beyond their key performance indicatiors (Komen, 2024). Moreover, employee vigor takes a striking and positive direction to organizational performance and variations in performance of the academic institutions based on the extent of staff consultations (Gede & Huluka, 2024). Wefald, *et al*. (2017) debate that workplace vigor is a vital and independent factor that guides attainment of a positive organizational behavior. Lalitha (2022) opine that worker engagement have a substantial bearing on teamwork and entity performance connections. Juliana *et al.* (2025) argue that the impact of staff engagement and employee performance is mediated by institutional commitment. Thus, the need to build strong leadership if the organization could ripe benefits resulting from management promotion of employee vigor.

Employee performance and productivity is predicted through work engagement factors embracing vigour, absorption, and dedication. In addition to other human resource practices of organization culture management support, work environment and organizational commitment (Abdelwahed & Doghan, 2023). Strategic leadership through vigor at work affect organizational performance indicator of job satisfaction (Cort´es-Denia *et al*., 2023). While, Lopez-Zafra *et al*. (2022) opine that vigor upsurges the outcomes of control styles on engagement. Furthermore, transformational leadership, to a superior extent than authentic leadership relays to greater engagement. However, Singh and Varasi (2019) argue that job satisfaction or even a commitment to institutional objectives does not make substantial contribution to organizational performance as dedicated employees maybe focused on the wrong goals. Thus, the need in interrogating how vigor influences organizational performance.

Research Hypothesis

The study verified the subsequent hypothesis that stood stated as: -

H_0 *Employee vigor has no significant relationship on performance of deposit - taking Sacco's in Nairobi, Kenya.*

Methodology

The study utilized a cross-sectional inspection design. The reasoning behind selection of the methodological style was the goal of the study. The study intention was to illustrate worker vigor and corporation performance linkages. Prior to testing this connection, the scholars discovered the manifestations of the chosen staff vigor (using one sample t-tests). The study construct of employee vigor were level of overtime, corrective hearings and recognition. The data was gathered using a census of 46 DT-Saccos that were licensed to operate Sacco business by the supervisor (SASRA, 2023).

A census sampling was ideal as the study focused on the general population. The investigation period spread from September, 2023 to August, 2024. The key informants were the Human Resource Managers of the sampled population. These directors were selected for the study due to the fact that the institution characteristics to be tested are momentously shaped and directed by them. Notwithstanding of the energies of Kenyan government in application of strategies and procedures for encouraging prudent corporate strategies that boost growth, stability and access to fiscal facilities (SASRA, 2024); there still exist differences in the sector performance.

Based on performance statistics of Saccos in Nairobi, Kenya, it's apparent that significant explorations on what is required to increase entities performance still remain of crucial value. The null hypothesis of the inquiry was crafted as H_0. Employee vigor has no significant impression on performance of deposit - taking Sacco's in Nairobi, Kenya. To test the preposition, the independent effect of employee vigor was regressed on the composite dependent index of organizational performance pointers.
The connections amid Organizational Performance (OP) and Employee Vigor (EV) is as follows. Model: $OP= \beta_0 + \beta_1 X + \varepsilon_1$. Where X = Employee Vigor, βo = Constant and β1 = Coefficient gradient for EV and ε = Error term.

Data Analysis

The section presents an exhaustive summary of the findings attained after descriptive, correlation and regression analysis of the approved data. Forty-six (46) structured questionnaires were disseminated to informants (human resource managers) who were given adequate time to wholly fill them. The 35 forms were finished and surrendered, accounting for a rejoinder rate of 76.1%. This proportion is in line with Kothari's (2011) assertion that an investigation response rate of 50% and is satisfactory for a descriptive exploration.

Descriptive Results of the Study

Employee Vigor

Table 1 shows respondents' contribution, the mean and standard deviation of the statements from respondents relative to influence of employee vigor on organizational performance. The statistics are offered in Table 1.

Table 1: Employee Vigor

Statements		Not at all	Small extent	Moderate extent	Large extent	Very large extent	Mean (SD)
The Organization staff record low levels of absenteeism.	N	8	5	4	8	10	3.20 (1.57)
	%	22.9	14.3	11.4	22.9	28.9	
The Sacco workers have a high mental elasticity, effort, and persistence at work.	N	0.0	4	4	11	16	4.11 (1.02)
	%	0.0	11.4	11.4	31.4	45.7	
The organization staff exhibit high levels of strength and psychological dynamism even during difficulties at workplace.	N	0.0	3	8	11	13	3.97 (.80)
	%	0.0	8.6	22.9	31.4	37.1	
The organization workers are willing to use flexible exertion in completing assigned duties.	N	0	1	3	12	19	4.40 (0.78)
	%	0.0	2.9	8.6	34.3	54.3	

Grand Mean = 3.92

N = 35

Table 1 results on the descriptive findings in on employee vigor, most informants strongly agreed (54.3%) that the personnel are ready to utilize discretionary exertions (intellectual capacity and working extra-hours) to complete programmed performance targets, as (45.7%) to a large extent agree that the institution workers has a high mental elasticity, energy, and determination at their occupation. Further, (37.1%) of the rejoinders strongly agree that the organization manpower display a high degree of psychological flexibility and energy even in recession periods at work. When asked whether the organization workers have small levels of duty nonappearance, an average percentage (22.9%) of rejoinders did not agree. This shows lack of commitment among some Sacco members.

Organizational Performance

Table 2 illustrates informants' perspectives on the indicators of organizational performance of employee productivity and job satisfaction. The information is exposed in Table 2.

Table 2: Organizational Performance

Employee Productivity Perspective		**Not at all**	**Small extent**	**Moderate extent**	**Large extent**	**Very large extent**	**Mean (SD)**
The organization workers spent utmost period occupied on allocated obligations.	N	0	1	2	22	10	4.14 (.73)
	%	0.0	2.9	5.7	62.9	28.6	
The superiority of the goods and facilities offered is of high value.	N	0	1	6	12	16	4.23 (0.84)
	%	0.0	2.9	17.1	34.3	45.7	
The quality of clientele care has greatly risen in the previous five years.	N	0	1	6	17	11	4.09 (0.78)
	%	0.0	2.9	17.1	48.6	31.4	
Job Satisfaction Perspective							
The Sacco has recorded inferior rates of staff turnover.	N	1	4	3	12	15	4.03 (1.12)
	%	2.9	11.4	8.6	34.3	42.9	
The entity personnel have enumerated a low rate of nonattendance for the past five years.	N	0	2	3	15	15	4.23 (0.84)
	%	0.0	5.7	8.6	42.9	42.9	
The organization has not witnessed labour conflicts and disputes for the last five years.	N	0	1	1	7	26	4.60 (0.88)
	%	0.0	2.9	2.9	20.0	74.3	

Grand Mean =3.51
N = 35

Table 2 findings on the organizational performance indicator of employee productivity, to a greatest extent (45.7%), respondents to a large extent (62.9%) settled that the class of the services and products marketed are of high quality, while the question on Sacco's workers utilized most of their man-hours on allocated tasks. This showed majority of the Saccos had competent employees. On the measure of job satisfaction (74.3%) of the informants agree that the institution has witnessed no rampages or lockouts in the recent times. The inquiry on levels of employee exit and absenteeism in the organization, the two statements both attracted an average score of (42.9%) from the respondents. This shows existence of a harmonious working relations.

Inferential Statistics

The study independent variable (employee vigor) had significant correlation with dependent variable (organizational performance) as is established from the Pearson correlation analysis in Table 3.

Correlation Test

The study tried the correlation among employee vigor and organizational performance variables using a Pearson's product moment (PPM) correlation. The scholars used a Cronbach's Alpha Coefficient threshold of 0.7 to enhance outcome dependability. The correlation coefficients (r) findings are as depicted in Table 3.

Table 3: Correlation Matrix

		Employee vigor	Performance
Employee vigor	Pearson Correlation	1	.303
	Sig. (2-tailed)		.076
	N	35	35
Performance	Pearson Correlation	.303	1
	Sig. (2-tailed)	.076	
	N	35	35

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

The construct of employee vigor was shown not to positively inspire organizational performance in the DT- Saccos in Nairobi. The correlation coefficient of vigor and performance was 0.303, through a p-value of 0.076. This infers that there is an uncertain but positive linkage amid staff energy, enthusiasm echelons and DT- Saccos in Nairobi performance.

Regression Analysis

The study assessment results of organizational performance which was conceptualized on personnel efficiency and job satisfaction after testing the null hypothesis and appraisal of the distinct inspiration of worker vigor on the diverse features of performance are portrayed in Table 4.

Table 4: Regression Results of Employee Vigor and Organizational Performance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.303[a]	.092	.065	3.14

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	32.91	1	32.91	3.35	.076[b]
	Residual	324.63	33	9.84		
	Total	357.54	34			

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	20.73	2.56		8.10	.000
	Employee vigor	.39	.214	.303	1.83	.076

a. Dependent Variable: performance

b. Predictors: (Constant), Employee vigor

From the results in Table 4 indicate that employee vigor is not critical in forecasting performance of DT- Sacco's in Nairobi as quantified by ($p=0.076 > 0.05$) that is greater than 0.05 level of significance. The results are as shown in the following model:

$$Y = \beta 0 + \beta_1 X_1 + \varepsilon$$

Where Y= Performance of DT-Sacco's in Nairobi

β_0= 20.733(constant)

β_1= 0.391

X_1= Employee vigor

Replacing equation with figures, the model changes to: $Y= 20.733+ 0.391*X_1$
The regression findings specify that, $R^2 = 0.092$. This infers that, 9.2% of changes in performance of DT-Saccos in Nairobi was elucidated to levels of employee vigor. The research findings revealed that employee vigor had non-significant bearing on organizational performance ($R^2= .092$; P=0.076 > 0.05). Thus, the hypothesis was accepted, signifying absence of significant connections among the independent and dependent variable.

Discussions and Recommendations

Discussions

The objective of the study was to assess the impact of employee vigor and performance of DT-Saccos. Correlation findings of employee vigor and performance produced a coefficient score of 0.303 with a (P= 0.76 > 0.05). This shows a weak connection among the variables. The regression analysis results ($R^2= .092$; p-value=0.076 > 0.05) designate that staff vigor has no momentous affiliation to performance of DT Saccos in Nairobi.

The findings support the arguments of (Singh & Varasi, 2019) that staff satisfaction may not be necessarily connected to employee engagement. The results on worker vigor and institutional performance associations stayed in disagreement to (Wefald, *et al*., 2017; Maisyuri & Ariyanto, 2021; Cort´es-Denia *et al.*, 2023) who determined that personnel vigor had a positive inspiration on organizational performance.

The study validates and disapproves some of the theoretical and empirical explorations. The study confirmed the two theoretical prepositions that anchored the inquiry. However, the results of the inquiry failed to sustain Khan's (1990) argument that worker vigor has a remarkable inspiration on organizational performance. This could be attributed to the type of occupation and commerce independent correlations among staff vigor and company performance. However, it supports stakeholder's theory on informing organizational performance.

Recommendation

The investigation determined that staff vigor has no noteworthy stimulus on the performance of DT-Saccos in Nairobi. Therefore, the study recommends for administrators of Sacco's to avoid financial assets allocations on actions that arouse enjoyments between personnel as it has no relationship to company performance.

Further, the paper recommends that the policymakers and senior executives of DT-Sacco's should consider other employee engagement antidotes like staff absorption, commitment and participation that encourage and organizational performance connections other than building workers vigor.

Areas for Further Research

The study scrutinized connections among personnel vigor and Sacco performance. The inquiry didn't inspect other extra variables of engagement like dedication, staff absorption, consultations and performance. Moderating inspiration of organizational commitment, leadership styles, communication and work environment, corporate social responsibility on the correlations amidst employee vigor and organizational performance was also not included in the conceptual model of this study.

Moreover, the study assessed organizational performance using job satisfaction and employee productivity measures. Upcoming studies, could utilize other indicators like customer satisfaction, business processes and financial measures of corporate performance to examine the connections between the study variables. The constructs may also be tested in different sectors, to validate the study results. Data analysis models may equally be altered from regression analysis to different

methods like Partial Least Squares and structural modeling to determine if parallel findings will be realized.

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