

# Effectiveness of Workplace Wellness Programmes for Foreign Employees in Access Bank Plc, Lagos: A Qualitative Analysis

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## Abstract

This study critically analyzed the effectiveness of workplace wellness programmes for foreign employees at Access Bank Plc, Lagos, with the aim of recommending improvements for their wellbeing and productivity. Using an interpretivist, inductive approach and an exploratory case study strategy, primary data was gathered from interviews with 4 foreign employees and 4 managers. The interviews, conducted via WhatsApp audio calls, were transcribed and analyzed using Braun and Clarke's reflexive thematic analysis. The first finding of the study revealed that the interviewed managers maintained that Access Bank Plc's wellness programmes for foreign employees are effective because they promote holistic wellness, facilitate cultural integration, offer tailored support, and improve job satisfaction and productivity of foreign employees. The second finding of the study revealed that the interviewed employees maintained that Access Bank Plc's wellness programmes for foreign employees effectively aid their cultural integration, improve their health, foster community, and offer tailored support in their new roles. Overall, the study found that in both managers' and foreign employees' points of view, the wellness programmes of Access Bank Plc for foreign employees are effective at addressing their unique workplace challenges and enabling a smoother transition into the Nigerian system. Therefore, the study recommended that several steps such as holistic and culturally sensitive programmes, dedicated wellness portal, and regular feedback sessions should be implemented by managers to further enhance the effectiveness of the workplace wellness of Access Bank Plc for foreign employees in order to improve their job satisfaction and productivity. This will ensure that the unique needs of foreign employees are met, leading to a more inclusive and supportive work environment, ultimately boosting overall job satisfaction and productivity.

**Keywords:** Workplace Wellness, Foreign Employees, Qualitative Analysis, Employee Wellbeing.

## Introduction

### Research Background and Rationale

Corporate wellness programmes comprise a coordinated set of activities and policies implemented by an organisation to promote the physical, mental, and emotional well-being of its employees (Song and Baicker, 2019). These programmes have garnered significant attention in multinational banks, particularly in countries like Nigeria where the workforce is highly diverse (Olubusola et al., 2024). As such, foreign employees in these banks often face unique challenges stemming from cultural differences, intense work

pressures, and the need to adapt to a new environment (Okwor et al., 2020). This increased stress can lead to adverse effects on their emotional, mental, and physical well-being, which has prompted many multinational banks in the country to invest in comprehensive wellness programmes aimed at supporting foreign employees' health and productivity (Adekeye, Elegbede and Tunde-Ayinmode, 2021). This is happening because foreign employees working in multinational banks in Nigeria encounter a distinctive set of stressors. The cultural adjustment required can be particularly taxing, as they navigate new social norms, workplace practices, and sometimes even language barriers (Oladipupo, 2016). In particular, the cultural diversity in Nigerian workplaces can lead to misunderstandings and communication barriers, which contribute to workplace stress (Oludayo et al., 2018). This is further compounded by the fact that multinational banks often impose demanding work schedules and high-performance targets, which can be overwhelming for foreign employees (Gubler, Larkin and Pierce, 2018).

To put it in perspective, Oke and Akinola (2019) highlight that Nigeria's banking sector is marked by long hours, intense competition, and job insecurity, contributing to employee burnout. This environment is particularly tough for foreign employees without established support systems in Nigeria, making role pressures harder to handle (Adekanmbi and Ukpere, 2019). In response, multinational banks in Nigeria have introduced corporate wellness programmes to support foreign employees (Adegboyega and Oresina, 2017). These programmes typically feature stress management workshops, fitness programmes, mental health support, and work-life balance policies. Adisa, Gbadamosi, and Osabutey (2016) argue that such programmes are crucial for improving employee satisfaction and productivity, reducing absenteeism, boosting morale, and enhancing engagement. However, some scholars criticize these programmes for focusing too much on physical health and neglecting other well-being aspects (Arslan and Roudaki, 2019). Akanji (2015) noted that many programmes overlook mental health issues, significant for employees in high-pressure environments. Additionally, there is often a lack of cultural sensitivity, making these programmes less effective for foreign employees with differing needs (Al Shehri et al., 2017).

Another critique is that wellness programmes can sometimes be perceived as superficial or tokenistic, serving more as a public relations tool than a genuine effort to improve employee well-being (Song and Baicker, 2019). To this end, Otenyo and Smith (2019) argued that without a genuine commitment from management and a holistic approach, wellness programmes may fail to achieve their intended outcomes. This implies that management might have a role to play in the sustainability and effectiveness of corporate wellness programmes in organisations, which is why this study seeks to survey managers of Access Bank Plc, Nigeria to identify their role in the effectiveness of these programmes for foreign employees. Also, Hoert, Herd and Hambrick (2018) argued that even when management's commitment to corporate wellness programmes is strong, their effectiveness will be greatly undermined unless there is significant buy-in from employees for whom the programmes are designed. This is because employee engagement is a critical

factor in the success of any wellness initiative (Ott-Holland, Shepherd and Ryan, 2019). As such, without genuine interest and participation from the employees, even the most well-intentioned programmes will struggle to achieve their desired outcomes. This is because employees need to feel that these programmes are beneficial and relevant to their personal health and well-being for them to actively participate and integrate the initiatives into their daily routines (McCleary et al., 2017). Against this backdrop, this study sought to survey managers and foreign employees of Access Bank Plc, Nigeria to identify their role in the effectiveness of the bank's corporate wellness programmes for foreign employees.

### **Research Objectives**

The overarching objective of this study was to critically assess the effectiveness of workplace wellness programmes for foreign employees in Access Bank Plc, Lagos in order to present recommendations for enhancing their wellbeing and productivity. To achieve this aim, the following objectives were pursued:

- i. To critically analyze the effectiveness of workplace wellness programmes for foreign employees from the managers' point of view in Access Bank Plc, Lagos.
- ii. To critically analyze the effectiveness of workplace wellness programmes for foreign employees from the employees' point of view in Access Bank Plc, Lagos.

### **Literature Review**

#### **Workplace wellness programmes in the Nigerian banking context**

A workplace wellness programme comprises activities and policies by an organisation designed to enhance employees' physical, mental, and emotional well-being (Song and Baicker, 2019). It seeks to establish a healthy work environment, increase productivity, reduce absenteeism, and improve job satisfaction (Gubler, Larkin and Pierce, 2018). For foreign employees in Nigeria, these programmes address both physical and mental health needs while accounting for cultural and environmental challenges (Ajaero et al., 2018). They are vital for maintaining a productive foreign workforce but come with their own set of benefits and challenges. Workplace wellness programmes in the Nigerian banking sector are increasingly significant, especially with the rise of foreign employees. Multinational banks such as United Bank for Africa Plc, Access Bank, First Bank Nigeria Limited, Zenith Bank, and Guaranty Trust Bank offer numerous programmes for both domestic and foreign staff (Chiekezie, Emejulu and Nwanneka, 2017). These programmes aim to improve well-being, increase productivity, and lower healthcare costs (Adegboyega and Oresina, 2017). However, implementation and effectiveness vary due to Nigeria's cultural, social, and economic factors. For foreign employees, comprehensive health insurance is crucial (Adekanmbi and Ukpere, 2019) due to high healthcare costs and limited public facilities. Access to private healthcare through employers provides timely and quality medical care (Adekeye, Elegbede and Tunde-Ayinmode, 2021). However, the quality and extent of insurance coverage can be inconsistent, causing dissatisfaction among expatriates used to more comprehensive benefits at home (Okwor et al., 2020).

Another common wellness programme is the establishment of employee assistance programmes (EAPs), which support mental health, stress management, and personal issues (Oladipupo, 2016). In the high-pressure environment of Nigerian banks, with long hours and tight deadlines, EAPs are invaluable. For foreign employees, these programmes help navigate the stress of a new environment (Tuwai, Kamau and Kuria, 2015). However, stigma around mental health in Nigeria can undermine their effectiveness (Ubaka et al., 2018). Many foreign employees may avoid seeking help due to fears of appearing weak or incapable, complicating support for expatriates who may feel isolated without strong networks. Similarly, Physical wellness programmes, like gym memberships and fitness classes, are expanding in Nigerian banks (Mmakwe and Ukoha, 2018). They support overall well-being and productivity, helping foreign employees integrate locally (Amazue and Onyishi, 2016). Access varies; while Lagos and Abuja may have advanced gyms, smaller cities might lack facilities (Olumuyiwa, 2015). Cultural differences can affect participation. Nutritional wellness, including healthy cafeteria options and workshops, also aims to improve health (Agbaeze, Monyei, and Agu, 2017). However, its success depends on the availability of healthy foods and local preferences (Adediji and Ugwumadu, 2018). Furthermore, financial wellness programmes, such as workshops and savings schemes, are crucial in volatile economies (Madueke and Emerole, 2017). They assist employees in managing finances and reducing stress. For expatriates, these programmes are especially helpful due to challenges in understanding local finance (Abba, 2018). Success hinges on financial literacy and advice quality, with Nigeria's complex system adding challenges for foreigners (Amadi et al., 2021).

#### **Review of empirical studies on workplace wellness programmes in banking context**

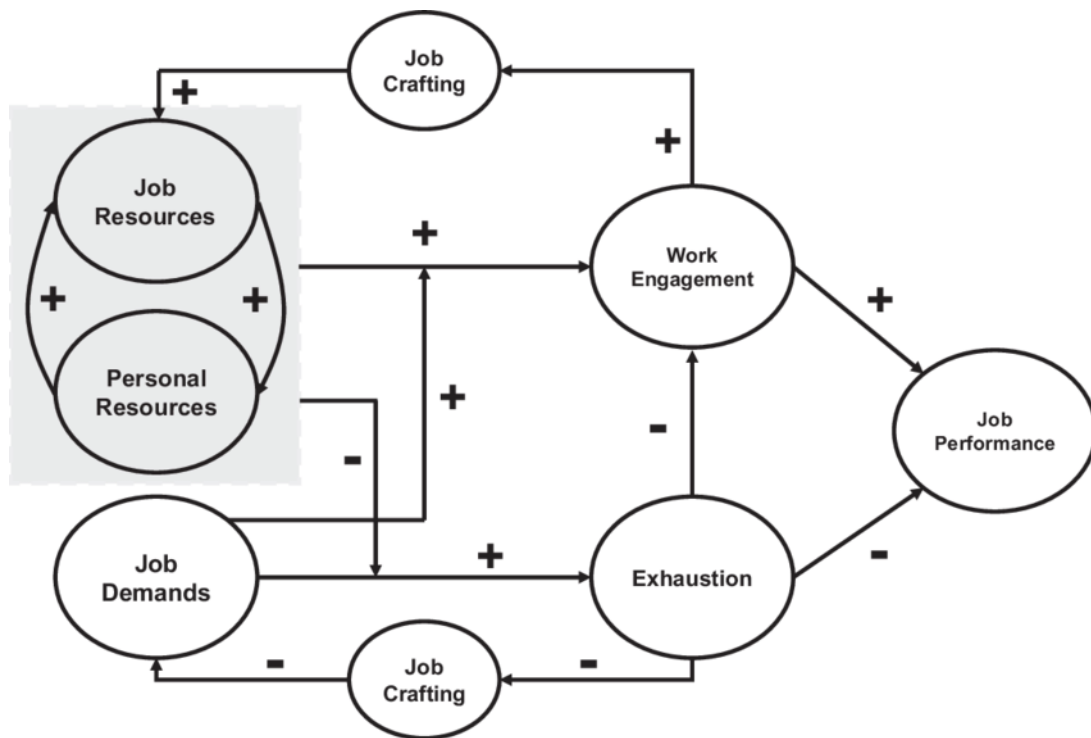
Workplace wellness programmes have gained significant traction across various industries, including the banking sector, due to their multifaceted benefits. In the context of banking, these programmes are particularly crucial due to the high-stress environment and sedentary nature of the job (Zahoor, Abdullah and Zakaria, 2021). As such, one of the most compelling arguments for the implementation of workplace wellness programmes in the banking sector is their potential to significantly reduce stress levels among employees. Okechukwu et al. (2014) found that wellness programmes incorporating stress management, like mindfulness training and relaxation exercises, reduce stress symptoms in bank employees. This is vital in an industry with high-pressure and demanding deadlines (Yadav and Dabhade, 2014). However, sustaining these benefits requires ongoing engagement, which can be difficult (Pavithra and Sivakumar, 2020). Additionally, Proper et al. (2013) highlight that physical wellness programmes, such as exercise and health screenings, improve overall health. For bank employees who spend long hours sitting, these programmes can counteract sedentary lifestyle risks, including obesity and cardiovascular diseases.

Enhanced productivity and performance are key benefits of wellness programmes. Goetzel et al. (2014) found that employees involved in wellness programmes showed higher

productivity and engagement. In the banking sector, where precision is crucial, these improvements can enhance customer service and operational efficiency (Kasbuntoro et al., 2020). Wellness programmes also reduce absenteeism and healthcare costs, as Baicker et al. (2010) demonstrated. Their research indicates that such programmes lower chronic disease incidence and sick leave, thus cutting overall healthcare expenses. For banking, this means consistent workforce availability, vital for smooth operations (Olumuyiwa, 2015). Additionally, wellness programmes boost employee morale and retention. Berry et al. (2010) observed that employees who feel supported in their well-being are more satisfied and loyal. This is particularly important in the banking sector, where high turnover rates can be costly and disruptive; hence wellness programmes can create a more positive work environment and foster a sense of community and belonging among employees (Darko-Asumadu, Sika-Bright and Osei-Tutu, 2018). However, the upfront investment required to implement comprehensive wellness programmes can be substantial, and the financial benefits might only become apparent over a longer period, necessitating a commitment to long-term planning and evaluation (Oladipupo, 2016).

### **Theoretical Framework**

This study is anchored in the Job Demands-Resources (JD-R) Model, introduced by Bakker and Demerouti (2007). The JD-R model asserts that every occupation possesses its own distinct set of job demands and resources, which can affect employee productivity and well-being. Job demands encompass the organizational, social, psychological, and physical aspects of a job that require continuous effort and have associated psychological and physiological impacts (Bakker & Demerouti, 2007). Examples include excessive work pressure, an inadequate physical environment, and emotional strain in the workplace. Conversely, job resources refer to the organizational, psychological, social, or physical aspects that facilitate the achievement of work goals, alleviate workplace demands, and promote individual growth, learning, and development (Bakker & Demerouti, 2007). Thus, the JD-R model proposes two distinct mechanisms by which job demands and resources affect employee outcomes: the processes of motivation and health impairment (Schaufeli, 2017). The health impairment process suggests that high job demands deplete workers' physical and mental resources, leading to stress and health problems (Bakker and de Vries, 2021). On the other hand, the motivational process posits that job resources enhance employee engagement and motivation, which improve performance and decrease turnover intentions (Schaufeli & Taris, 2014). These dual mechanisms underscore the importance of maintaining a balance between job demands and adequate job resources to improve employee well-being and organizational effectiveness.



**FIG. 1:** Job Demands-Resources (JD-R) Model

**Source:** Bakker and Demerouti (2007).

The JD-R model has been extensively applied and critiqued in the banking sector. Researchers have questioned its premises on various grounds. Xanthopoulou, Bakker, and Ilies (2012) highlighted that a lack of supervisory support and autonomy were key factors in burnout among bank employees in Greece, emphasising the need for job resources to mitigate job demands. This suggests organisations should offer more support and autonomy to prevent burnout and enhance well-being and productivity (Van den Broeck et al., 2010). Despite its wide use, the JD-R model's application in banking faces criticism, notably its simplistic job demands-resources dichotomy, which may not fully reflect the complexities of banking environments (Schaufeli and Taris, 2014; Rudolph et al., 2017). Studies such as those by Schaufeli and Taris (2014) suggest that the model might overlook the interplay between different types of job demands and resources, such as the specific regulatory pressures faced by bank employees or the impact of technological changes on job roles.

Moreover, the JD-R Model highlights personal resources like resilience and self-efficacy, but Tims, Bakker, and Derks (2013) argue that organizational-level interventions are equally vital for employee well-being. While the JD-R Model offers insights into employee experiences in the banking sector, it needs refinement to address sector-specific challenges and provide a nuanced view of job demands and resources (Lesener, Gussy and Wolter, 2019). For this study, a workplace wellness programme is viewed as a resource helping employees manage job demands like stress and workload (Schaufeli, 2017). Engagement with such programmes can lead to better physical and mental well-being, reduced stress,

improved work-life balance, and greater job satisfaction (Lesener, Gusy and Wolter, 2019). This enhanced well-being can result in increased participation at work, as involved employees tend to channel their energy into their duties, improving performance, productivity, and overall organizational success (Radic et al., 2020; Bilotta et al., 2021).

## **Methodology**

### **Research design**

This study adopted a qualitative research design, focusing on non-numerical data to gain deeper insights into the phenomena under investigation (Nardi, 2018). It used a mono-method approach, relying solely on interviews for data collection and findings. The study's goal was to explore the subjective and context-specific experiences of foreign employees regarding the bank's wellness programmes, which are best captured through qualitative data (Roller and Lavrakas, 2015). Practical constraints such as limited resources, time, and the researcher's expertise in qualitative methods further supported this focused approach. This allowed for rich, narrative data collection through interviews, aligning with the study's objectives (Muzari, Shava, and Shonhiwa, 2022). Unlike quantitative designs, which may reduce complex phenomena to numerical measures, qualitative designs embrace the complexity of human experiences, offering detailed insights through methods like interviews, observations, and thematic analysis (Roulston and Choi, 2018). Therefore, the qualitative research design was ideal for examining the effectiveness of workplace wellness programmes for foreign bank employees in Nigeria, as it explored the complex nature of workplace wellness and provides insights into how these programmes are perceived by foreign employees (Arsel, 2017).

### **Sample size and sampling procedure**

In qualitative studies, particularly those involving key participant interviews, researchers often use smaller samples of 6 to 15 respondents (Malterud, Siersma and Guassora, 2016). This approach allows for a deep exploration of individuals' experiences, perspectives, and behaviours, revealing rich insights that larger-scale quantitative studies might miss (Hennink and Kaiser, 2022). For this study, we targeted 8 staff (4 managers and 4 foreign employees) of Access Bank Plc in Lagos State using purposive sampling. Participants must have worked for over one year and hold managerial positions or be foreign employees. Purposive sampling was apt for this study as it involved selecting participants based on specific criteria, enhancing research credibility (Waters, 2015). It ensures participants are uniquely suited to the study's needs (Rai and Thapa, 2015). The researcher will rely on Access Bank Plc's management to recruit suitable participants, who will be briefed on the study's aims, their roles, and ethical guidelines to ensure accurate and ethical data collection (Rutakumwa et al., 2020).



## Source of data collection

This study used primary data from foreign employees and managers of Access Bank Plc in Lagos. Primary data was prioritized for its specific relevance to the research objectives. Collecting data firsthand allowed for methodologies tailored to the research inquiries, ensuring information is directly pertinent (Sarkies et al., 2015). Data were collected via recorded interviews on WhatsApp audio calls, overcoming geographical barriers (Thunberg and Arnell, 2022). We conducted in-depth electronic interviews with key participants to gather primary data. Interviews are chosen for their depth in exploring individual experiences and perceptions, essential for understanding the effectiveness of workplace wellness programmes for foreign employees.

This method provided deep insights into participants' perspectives, behaviours, and attitudes that may not be fully captured by quantitative methods or less interactive qualitative methods like questionnaires (Dempsey et al., 2016). Also, the semi-structured nature of the interview allowed participants to give in-depth responses, enriching the study's findings (Merriam and Tisdell, 2015). Respondents received a copy of the interview schedule by mail (see Appendix I) to prepare for the questions, leading to more thoughtful and detailed answers and enhancing data quality (Knott et al., 2022). Post-interview, pseudonymized data were transcribed using Turboscribe and attached to this study to ensure confidentiality and accurate analysis, maintaining the research's integrity and credibility.

## Data analysis procedure

After completing the interview phase, the qualitative data from audio recordings were analyzed to uncover its essence and answer the research questions. Reflexive thematic analysis, as described by Braun and Clarke (2006), was employed to accomplish this. This method encourages a reflective approach, enabling researchers to deeply engage with the data to identify patterns, themes, and connections (Byrne, 2022). The analysis involved stages such as familiarisation with the data, generating initial codes, searching for themes, reviewing themes, defining and naming themes, and producing a comprehensive analysis (Braun and Clarke, 2006). The JD-R model was then used as a theoretical framework to contextualize the themes, linking them to broader organizational dynamics and highlighting areas for potential intervention and improvement.

## Analysis and Discussion

### Interview details

The data for this study were obtained from four managers and four foreign employees of Access Bank Nigeria Plc through key participant interviews. Participants were given the interview guide beforehand to prepare their responses and were informed of the research's ethical standards, voluntarily completing a consent form. Interviews were conducted by us via recorded WhatsApp audio calls from 6<sup>th</sup> to 11<sup>th</sup> October 2024. Audio recordings were transcribed electronically using Turboscribe Ai and manually checked for accuracy. The



eight transcripts were then reviewed for grammatical accuracy using Grammarly to ensure clarity and professionalism. This step was essential for maintaining data integrity and presenting the findings accurately to stakeholders. The cleansed transcripts were then used for thematic analysis.

#### Participants demographic characteristics

Table 1 presents the demographic characteristics of the participants involved in the interview exercise. The data presented in Table 1 shows that out of the 8 respondents interviewed, 5 were male, while 3 were female. Also, the data shows that the interview participants were from Nigeria, Cameroon, South Africa, Togo and Ghana, enabling the collection of data representing the multicultural and nuanced perspectives of the company's foreign employees regarding the effectiveness of its wellness programmes. Similarly, the data revealed that with respect to length of employment, 2 participants had worked for 1-3 years, 4 participants had worked for 4-8 years, while 2 participants had worked for 9 years or above at Access Bank Plc. This indicates that all the participants surveyed had a solid work experience with the bank and hence were sufficiently knowledgeable of their wellness initiatives for foreign employees, thereby improving the credibility of the research data.

**Table 1:** Summary of demographic characteristics of participants

Gender	Frequency
Male	5
Female	3
Total	8
<b>Job position</b>	
Manager	4
Foreign employee	4
Total	8
<b>Countries</b>	
Nigeria	4
Cameroon	1
South Africa	1
Togo	1
Ghana	1
Total	8
<b>Length of employment</b>	
1-3 years	2
4-8 years	4
9 years or above	2
Total	8

**Source:** Interview survey (2024)

**Analysis of research objective one:** *To critically analyze the effectiveness of workplace wellness programmes for foreign employees from the managers' point of view in Access Bank Plc, Lagos*

The RTA framework is applied to analyze participants' responses to this interview question bordering on this research objective. In the analysis, four (4) key themes emerged from the responses of participants: Holistic Wellness Prioritisation; Cultural Integration and Assimilation; Personalised Support and Adjustment Services; and Enhanced Job Satisfaction and Productivity.

### **Key Theme One [Holistic Wellness Prioritisation]**

This theme emphasises a comprehensive approach to employee well-being, covering mental, physical, and environmental health. This inclusive strategy, encompassing mental health services, physical health initiatives, and a flexible work culture, is highly effective according to managers of Access Bank Plc. Cultural assimilation workshops, language training, counselling services, and flexible work arrangements ease communication barriers, enhance job satisfaction, and improve retention. This aligns with the Job Demands-Resources (JD-R) Model by Bakker and Demerouti (2007), which suggests that resources such as wellness programmes mitigate job demands and foster well-being, particularly for foreign employees facing cultural and language challenges. The effectiveness of these programmes is supported by studies showing their role in improving well-being, productivity, and loyalty (Zahoor, Abdullah, and Zakaria, 2021; Okechukwu et al., 2014; Proper et al., 2013).

### **Sub-Themes**

Under the first key theme [Holistic Wellness Prioritisation], three (3) sub-themes were identified: Mental Health Support, Physical Health Initiatives, and Supportive Work Environment.

**Table 2:** Sub-Themes for Key Theme 1

Sub-Theme 1: Mental Health Support	Sub-Theme 2: Physical Health Initiatives	Sub-Theme 3: Supportive Work Environment
<p>Mental health support encompasses various services and interventions aimed at enhancing mental well-being, including professional counselling, therapeutic services, peer support groups, stress management strategies, and educational materials. Interview participants noted that Access Bank's wellness programmes aid mental health by providing confidential counselling, stress management workshops, and regular mental health resources. Participants F and G stressed the importance of tailored mental health support for foreign employees, with Participant F praising the bank's commitment through confidential services and wellness checkups, while Participant G highlighted the programmes' focus on personal health through seminars, exercise, and work-life balance. Both participants suggested that this support boosts productivity by improving work-life balance, reducing stress-related absenteeism, and fostering a more inclusive and supportive work environment.</p>	<p>Physical health initiatives in the workplace involve programmes, policies, or practices aimed at enhancing employees' physical health and well-being. These initiatives seek to minimize health risks, boost fitness, and create a healthier work environment (Proper and van Oostrom, 2019). Interviewed participants confirmed that such initiatives are key to Access Bank Plc's holistic wellness programme for foreign employees, encompassing gym memberships, regular health check-ups, and fitness programmes. Participant H noted that gym memberships improve productivity by offering a convenient exercise option and stress relief after work, leading to better focus and energy. Participant F highlighted that regular health check-ups enable early detection and management of health issues, reducing illness-related absences. Additionally, Participant B observed that fitness programmes foster a sense of community and teamwork, promoting a healthy lifestyle and enhancing overall productivity.</p>	<p>A supportive work environment is one where employees feel valued, respected, and empowered to perform their best work (Cooke, Wang and Bartram, 2019). It encompasses policies and practices fostering a positive and inclusive culture, including open communication, recognition, professional development, work-life balance, psychological safety, and a commitment to diversity and inclusion. Interviewed participants at Access Bank Plc highlighted that such an environment is crucial for the holistic wellness programme for foreign employees. This includes practices like team-building activities and flexible work arrangements, which enhance productivity by fostering a sense of belonging, improving interpersonal relationships, and balancing personal and professional responsibilities.</p>

**Source:** Student's Thematic analysis (2024)

## **Key Theme Two [Cultural Integration and Assimilation]**

This theme underscores Access Bank Plc's efforts to help foreign employees acclimatise to Nigerian culture, highlighting its proactive approach through orientation sessions, ongoing training, and strong support systems to ensure a smooth transition and foster a sense of belonging and cultural competence. Managers reported that these wellness programmes effectively support cultural integration and assimilation, as affirmed by Participants H and F, who noted the bank's use of cultural orientation sessions and workshops. Participant B emphasised that these resources ease transitions, reduce cultural shock, and promote inclusivity, while Participant G pointed out that cultural integration enhances job satisfaction, productivity, and well-being. This approach aligns with the Job Demands-Resources (JD-R) Model by Bakker and Demerouti (2007), which suggests that job resources mitigate job demands and enhance well-being. The provision of cultural support at Access Bank Plc reduces psychological strain from cultural differences, a finding supported by Kwon and Kim (2020) and Radic et al. (2020). The bank's commitment to diversity also aligns with the JD-R Model's focus on supportive organizational practices (Nguyen-Phuoc et al., 2022). Literature such as Changmin (2021), David (2021), and Yip-Ching and Nimeh (2024) further supports these findings, showing that cultural integration programmes improve productivity, job performance, and smooth the transition for foreign employees.

## **Sub-Themes**

Under the second key theme [Cultural Integration and Assimilation], three (3) sub-themes were identified: Cultural Orientation Sessions, Workshops and Training, and Support Systems.

**Table 3:** Sub-Themes for Key Theme 2

Sub-Theme 1: Cultural Orientation Sessions	Sub-Theme 2: Workshops and Training	Sub-Theme 3: Support Systems
Cultural orientation sessions are structured programmes designed to familiarise expatriates or foreign employees with the cultural norms, values, social practices, and business protocols of a host country or organisation. Aimed at enhancing understanding and integration, these sessions help create a harmonious and effective work environment. Interviewed participants confirmed that such sessions are a key part of Access Bank Plc's holistic wellness programme for foreign employees, including both introductory and ongoing sessions on Nigerian culture, norms, and business practices. Participants noted that these sessions bridge cultural gaps, enhance communication, and foster mutual respect (Participants F and H), while also providing the necessary knowledge and skills for effective workplace navigation (Participant G). Participant B highlighted that these sessions reduce cultural stress, promote well-being, and improve overall job satisfaction.	Cultural orientation sessions are structured programmes designed to familiarise expatriates or foreign employees with the cultural norms, values, social practices, and business protocols of a host country or organisation. Aimed at enhancing understanding and integration, these sessions help create a harmonious and effective work environment. Interviewed participants confirmed that such sessions are a key part of Access Bank Plc's holistic wellness programme for foreign employees, including both introductory and ongoing sessions on Nigerian culture, norms, and business practices. Participants noted that these sessions bridge cultural gaps, enhance communication, and foster mutual respect (Participants F and H), while also providing the necessary knowledge and skills for effective workplace navigation (Participant G). Participant B highlighted that these sessions reduce cultural stress, promote well-being, and improve overall job satisfaction.	A workplace support system includes formal and informal resources designed to help employees manage work and personal challenges (Meske and Junglas, 2021). These systems enhance well-being and productivity through counselling, mentorship, flexible arrangements, training, and peer support (Zhenjing et al., 2022). Interviewees affirmed that such support, including mentorship and peer networks, is vital for Access Bank Plc's wellness programme for foreign employees. Participant G noted the importance of mentorship for navigating new cultural environments, while Participants B and H emphasised peer networks for fostering a supportive community, and Participant F highlighted the value of empathetic colleagues in easing cultural integration.

**Source:** Student's Thematic analysis (2024)

### Key Theme Three [Personalized Support and Adjustment Services]

In this study, the theme of 'personalized support and adjustment services' refers to tailored assistance provided to foreign employees to facilitate their relocation and adjustment,

reflecting Access Bank's commitment to enhancing work-life balance and smoother transitions. This includes dedicated expatriate support, flexible work arrangements, and individual adjustment plans, which were identified as key to the effectiveness of the bank's wellness programmes. Access Bank managers confirmed that these initiatives, particularly through expatriate support systems and flexible work options, address the unique challenges faced by foreign employees, improving their integration and job satisfaction. This finding aligns with the Job Demands-Resources (JD-R) Model (Bakker & Demerouti, 2007), which emphasises that adequate workplace resources, such as those provided by Access Bank, help balance job demands and enhance well-being and performance (Ariza-Montes, Leal-Rodríguez & Leal-Millán, 2016; Schaufeli, 2015). Empirical studies also support this, indicating that personalized support enhances overall well-being and job performance (Menzies, Zheng & McDonnell, 2023; Mahdavi et al., 2023; Chang & Chin, 2018).

### **Sub-Themes**

Under the third key theme [Personalised Support and Adjustment Services], three (3) sub-themes were identified: Expatriate Support System, Flexible Work Arrangements and Individual Adjustment Plans.

**Table 4:** Sub-Themes for Key Theme 3

Sub-Theme 1: Expatriate Support System	Sub-Theme 2: Flexible Work Arrangements	Sub-Theme 3: Individual Adjustment Plans
<p>An expatriate support system is a structured framework provided by an organisation to help foreign employees adapt and thrive in a new country or workplace. According to the interviewed participants, such a system is a crucial element of the holistic wellness programme at Access Bank Plc for foreign employees. This support includes dedicated personnel and resources to assist with relocation logistics, housing, and settling-in processes. Participant H emphasised that these resources are vital for easing transitions and enhancing expatriates' sense of belonging and well-being. Participants G and F also highlighted that effective support reduces the stress and uncertainty of relocation, enabling expatriates to concentrate on their professional duties, thus boosting productivity and engagement at work. Their perspectives stress the importance of an expatriate support system in improving foreign employees' productivity by providing essential resources and assistance for successful adaptation</p>	<p>Flexible work arrangements, which provide employees with control over when, where, and how long they work (Menzies, Zheng, and McDonnell, 2023), aim to improve work-life balance by accommodating personal and cultural needs. Participants in interviews highlighted that such arrangements are a key aspect of Access Bank Plc's holistic wellness programme for foreign employees. Participant F noted that flexibility helps employees manage their professional and personal lives, enhancing job satisfaction and reducing stress. Participant H emphasised that these arrangements boost job satisfaction and productivity by acknowledging and supporting diverse cultural backgrounds, making employees feel valued and respected. These insights demonstrate how flexible work arrangements can foster a supportive and inclusive environment that enhances foreign employees' productivity</p>	<p>Individual Adjustment Plans (IAPs) in the workplace are personalized strategies designed to address specific needs of employees facing unique challenges. These plans typically include tailored accommodations such as language assistance, cultural orientation, training, and mentoring, aimed at enhancing productivity and integration. At Access Bank Plc, IAPs are a key element of the holistic wellness programme for foreign employees, addressing specific needs like language support and local navigation. Participants in interviews highlighted that IAPs significantly aid foreign employees in adapting quickly and comfortably to their new work environment, with Participant B noting improved comfort and Participant G emphasising enhanced productivity and reduced stress. These insights reflect IAPs' role in fostering a more inclusive and supportive workplace that boosts growth and efficiency.</p>

**Source:** Student's Thematic analysis (2024)



#### **Key Theme Four [Enhanced Job Satisfaction and Productivity]**

Enhanced Job Satisfaction and Productivity emerged as a key theme, highlighting the positive impact of Access Bank's holistic wellness, cultural integration, and personalised support initiatives on foreign employees. These programmes, which address both personal and professional needs, are seen as effective in boosting job satisfaction, commitment, and productivity, thereby fostering a supportive work environment. Participant H noted that the wellness programmes collectively address unique challenges faced by foreign employees, while Participant G highlighted their role in ensuring employees feel valued and supported. This aligns with the Job Demands-Resources (JD-R) Model, which posits that adequate job resources lead to higher engagement and performance. Access Bank's programmes, as essential job resources, mitigate stressors associated with working abroad and enhance job satisfaction and productivity. This finding is supported by Zahoor, Abdullah, and Zakaria (2021), who found that wellness programmes significantly enhance employee well-being and organizational performance, and by Okechukwu et al. (2014) and Proper et al. (2013), who reported improvements in work-life balance, stress reduction, and overall employee health and productivity.

#### **Sub-Themes**

The fourth key theme [Enhanced Job Satisfaction and Productivity] was integrated into the other three key themes as an outcome theme. This means that the provision of holistic wellness prioritization, cultural integration and assimilation, personalized Support and adjustment services will lead to enhanced job satisfaction and productivity. In the views of Participant H:

*"We've implemented several tailored well-being programmes to address the challenges faced by these foreign employees. We make sure our international workers feel supported and valued. And we try to attend to their personal and professional requirements, which in turn improves both their performance and that of the company as a whole."*

These viewpoints are also echoed by Participant G who maintained that Access Bank's wellness programmes eases the transition and enhances overall job satisfaction and productivity of foreign employees by addressing their personal and professional needs.

**Analysis of Research Objective Three:** *To critically analyze the effectiveness of workplace wellness programmes for foreign employees from the employees' point of view in Access Bank Plc, Lagos*

The RTA framework is applied to analyze participants' responses to this interview question bordering on this research objective. In the analysis, four (4) key themes emerged from the responses of participants: Cultural and Integration Support; Health and Well-being Enhancement; Community Building and Well-being; Role-Specific Support and Challenges.

### **Key Theme One [Cultural and Integration Support]**

This theme highlights how wellness programmes assist foreign employees in adapting to the Nigerian work environment and culture by promoting cultural sensitivity, inclusivity, and support. The uniqueness lies in the emphasis on cultural adaptation, showcasing the bank's efforts to integrate foreign employees. Participant E observed that Access Bank's programmes effectively help foreign employees acclimate to the Nigerian system despite differing cultural backgrounds. Participant C similarly noted that these programmes foster a supportive, inclusive environment, aiding smooth integration into the workplace culture. Both participants affirmed that cultural sensitivity training and inclusivity initiatives enhance cooperation, well-being, and productivity. This aligns with Rajendran, Farquharson, and Hewege's (2017) study, which found that wellness programmes offer crucial cultural and integration support, and Lai, Shankar, and Khalema's (2017) research, which showed that such initiatives boost expatriate productivity by facilitating cultural integration.

### **Sub-Themes**

Under the first key theme [Cultural and Integration Support], three (3) sub-themes were identified: Cultural Sensitivity Training, Inclusivity Initiatives, and Language Support.

**Table 5:** Sub-Themes for Key Theme 1

Sub-Theme 1: Cultural Sensitivity Training	Sub-Theme 2: Inclusivity Initiatives	Sub-Theme 3: Language Support
<p>Cultural Sensitivity Training involves programmes aimed at educating foreign employees about Nigerian culture, traditions, and workplace norms, and is a crucial component of "Cultural and Integration Support." This training helps foreign employees understand local customs and communication styles, reducing cultural misunderstandings and enhancing interpersonal relationships. Several participants noted improvements in interactions with local colleagues post-training; for instance, Participant E remarked, <i>"After attending the cultural sensitivity workshop, I found it easier to understand my colleagues' perspectives and communicate more effectively."</i> Participant A also observed, <i>"The bank's wellness initiatives have enabled me to learn more about Nigerian culture and respect local norms both at work and in the community."</i> Thus, such training fosters appreciation for cultural diversity and encourages behavioural adaptation, leading to smoother integration and a more cohesive work environment, which benefits both employees and the organisation</p>	<p>Inclusivity initiatives are activities and policies designed to create an inclusive work environment where diverse cultural backgrounds are respected and valued. The subtheme "inclusivity initiatives" significantly supports the key theme "cultural and integration support" by recognising and actively embracing diverse cultural backgrounds. These initiatives help to eliminate misunderstanding and prejudice through education, awareness, and open dialogue among foreign and domestic employees, thereby boosting morale and productivity while enriching the workplace with diverse perspectives. Ultimately, they cultivate a harmonious and dynamic workplace culture where integration is seamless and diversity is celebrated. According to Participants D, A, and E, Access Bank's wellness programmes educate foreign employees on the cultural nuances of the Nigerian workplace, promoting acceptance, team spirit, and community with domestic employees.</p>	<p>The "Language Support" subtheme significantly contributes to the key theme of "Cultural and Integration Support" by equipping foreign employees with tools to overcome language barriers and communicate effectively with co-workers. This support enhances interpersonal interactions, fosters a sense of belonging, and promotes cultural exchange within the workplace. By offering language classes and resources, Access Bank enables foreign employees to engage confidently in collaborative environments, creating a more inclusive and integrated workforce. This proactive approach bridges cultural gaps, reduces misunderstandings, and improves workplace harmony and productivity. Participant D noted that promoting English as the official language boosts productivity and enables meaningful relationships and clear communication. Participant C highlighted that language training is crucial for the integration and acclimatisation of foreign employees in the Nigerian work environment.</p>

**Source:** Student's Thematic analysis (2024)

### **Key Theme Two [Health and Well-being Enhancement]**

This theme underscores Access Bank's comprehensive health and wellness benefits, addressing both mental and physical health support, crucial for managing stress and promoting overall well-being among foreign employees. Its uniqueness lies in this dual focus, recognising the holistic nature of employee wellness. Participant D noted that the bank's wellness programmes effectively support foreign employees' physical, mental, and emotional health, particularly when they are away from family. Participant A echoed this, highlighting regular participation due to the significant health benefits. Zheng et al. (2015) support this, finding that wellness programmes significantly enhance employee health if participation is consistent and resources are well-distributed. Pescud et al. (2015) further confirm that diverse wellness programmes, promoting stress-relief activities, consistently improve mental and physical health. These studies emphasize the importance of such programmes in boosting employee wellbeing and organizational productivity at Access Bank Plc.

### **Sub-Themes**

Under the second key theme [Health and Well-being Enhancement], three (3) sub-themes were identified: Mental Health Support; Physical Health Benefits; and Work-Life Balance.

Table 6: Sub-Themes for Key Theme

Sub-Theme 1: Mental Health Support	Sub-Theme 2: Physical Health Benefits	Sub-Theme 3: Work-Life Balance
Mental health support for foreign employees includes access to counselling services, mental health workshops, and stress management programmes, forming a crucial part of the broader theme "Health and Wellness Enhancement". This framework addresses the unique psychological needs of foreign employees working in Nigeria, promoting mental resilience, coping strategies, and fostering a culture of openness around mental health. By alleviating stress and anxiety, these initiatives enhance overall well-being, productivity, and job satisfaction. According to Participants C and E, regular mental health counselling helps employees manage stress, adapt to the cultural environment, and improve job satisfaction. Participant E also noted that comprehensive mental health support helps employees better cope with cultural adjustments, further boosting their well-being and productivity.	Physical health benefits, such as gym memberships, fitness classes, and health screenings, significantly enhance the "Health and Wellness Enhancement" theme for foreign employees of Access Bank Plc by offering tailored resources to improve physical well-being. These initiatives promote active lifestyles and proactive health management while addressing the unique challenges of relocation, such as adapting to a new environment and managing stress. This approach not only boosts productivity and morale but also fosters a culture of health and wellness, leading to reduced healthcare costs and a more engaged workforce. Participant E and A noted that Access Bank's fitness and mental health initiatives enhance foreign employees' physical health, while Participant C highlighted that the wellness programmes support physical health through regular fitness sessions, health check-ups, and stress management workshops, aiding their adaptation and balanced lifestyle.	Initiatives like flexible working hours and tailored leave policies for foreign employees support a healthy work-life balance, significantly enhancing the key theme of 'Health and Wellness Enhancement' by promoting holistic well-being beyond the workplace. Access Bank Plc recognizes the diverse needs of its workforce, providing foreign employees with the resources to manage both personal and professional responsibilities effectively. This balance reduces stress and burnout, boosts overall mental and physical health, and improves productivity and job satisfaction. It also fosters a supportive environment where foreign employees feel valued and empowered, linking personal well-being to organizational success. Participant A noted that work-at-home initiatives help balance personal and job responsibilities while reducing stress, and Participant E highlighted that tailored support, including flexible hours and mental health resources, addresses the unique challenges faced by foreign employees.

Source: Student's Thematic analysis (2024)

### **Key Theme Three [Community Building and Well-being]**

This theme highlights how wellness programmes foster community and collaboration among foreign employees by enhancing team cohesion and social support, thus improving overall well-being. Interviewed participants noted that Access Bank's wellness programmes promote community through team-building, social support networks, and engagement, addressing both physical and mental health needs while fostering an inclusive environment. Participant D stated: "These programmes have fostered a sense of community and belonging helping me to integrate more smoothly into the team and enhancing my overall job satisfaction and productivity both in the workplace and in the community at large." This view aligns with Pustovit (2020), who found that workplace wellness initiatives boost community and employee well-being, and Van Bakel, van Oudenhoven, and Gerritsen (2015), who noted that these programmes aid foreign employees in forming social ties. These perspectives affirm that workplace wellness programmes are crucial for enhancing physical and mental health, fostering social connections, and improving job satisfaction and productivity, especially for foreign employees adapting to new work cultures.

### **Sub-Themes**

Under the third key theme [Community Building and Well-being], three (3) sub-themes were identified: Team Building Activities; Social Support Networks; and Community Engagement.

Table 7: Sub-Themes for Key Theme 3

Sub-Theme 1: Team Building Activities	Sub-Theme 2: Social Support Networks	Sub-Theme 3: Community Engagement
These events and activities aim to enhance team cohesion and camaraderie among foreign and domestic employees. The subtheme "Team Building Activities" significantly supports the key theme "Community Building and Wellbeing" by fostering connections, communication, and collaboration across cultural and linguistic barriers. This helps create a sense of belonging and unity in the workplace, leading to stronger interpersonal relationships and improved mental health. Participant E noted that Access Bank Plc's team-building events have notably increased their sense of belonging and comfort within the Nigerian work environment, while Participant D observed that these initiatives bridge gaps between foreign employees and their Nigerian colleagues.	The 'Social Support Networks' subtheme significantly enhances the key theme 'Community Building and Wellbeing' by fostering inclusive environments that encourage cultural exchange and mutual understanding between foreign and Nigerian employees. These networks facilitate interaction, experience sharing, and connection-building, which are crucial for a cohesive community. Participant E noted that Access Bank's workplace wellness programmes aimed at cultural exchange and integration reduced feelings of isolation and increased belonging among foreign workers. Participant B also highlighted that these networks help foreign employees navigate cultural differences more effectively, contributing to improved job satisfaction and productivity.	The programmes encouraging foreign employees to engage with the local community and participate in corporate social responsibility initiatives significantly enhance the key theme of "Community Building and Wellbeing" by fostering interactions between foreign employees and local communities, improving mutual understanding, and encouraging shared responsibility. These initiatives allow Access Bank Plc's foreign employees to immerse in local cultures while applying their skills to meet community needs through corporate social responsibility. This perspective is supported by Participant C, who noted that Access Bank Plc promotes community among foreign and local employees through social events such as birthdays and award parties. Additionally, Participant A highlighted that social interactions with Nigerian counterparts help foreign employees build meaningful connections, enhancing their integration and productivity.

Source: Student’s Thematic analysis (2024)

Key Theme Four [Role-Specific Support and Challenges]

This theme explores how wellness programmes at Access Bank Plc provide tailored support to help foreign employees manage unique role-specific challenges, recognising their distinct needs through professional development, mentorship, coaching, and resource



allocation. This approach not only enhances job satisfaction and performance but also aids quick acclimatization and fosters an inclusive work environment. Mentorship and coaching underscore a commitment to continuous personal and professional growth, essential for retaining foreign talent. As Participant D noted, "As a foreign employee at Access Bank in Nigeria, I have found the workplace wellness programmes to be quite very effective and efficient in addressing my challenges specific to my role and these initiatives have provided valuable support through tenured and guided health awareness services which have been crucial in managing the stress of adapting and integrating into a new environment." This observation aligns with Zhenjing et al. (2022), who emphasised that such programmes are vital for equipping employees with necessary tools and support, and Meske and Junglas (2021), who highlighted their importance in managing job complexities while maintaining productivity.

### **Sub-Themes**

Under the fourth key theme [Role-Specific Support and Challenges], three (3) sub-themes were identified: Professional Development; Mentorship and Coaching; and Resource Allocation.

Table 8: Sub-Themes for Key Theme 4

Sub-Theme 1: Professional Development	Sub-Theme 2: Mentorship and Coaching	Sub-Theme 3: Resource Allocation
The subtheme "Professional Development" significantly enhances the key theme "Role-Specific Support and Challenges" by offering tailored training and development programmes that address the specific needs of foreign employees at Access Bank Plc. This targeted approach not only boosts employees' skill sets but also equips them to meet the unique demands of their roles, fostering a more inclusive and supportive work environment that improves performance and job satisfaction. Participant D noted that these wellness programmes provide crucial resources for adapting to roles, while Participant A observed that they help foreign employees develop skills necessary to overcome cultural and professional challenges.	Access to mentors and coaches provides critical guidance and support for the unique challenges faced by foreign employees at Access Bank Plc, significantly contributing to the key theme "Role-Specific Support and Challenges." This "Mentorship and Coaching" subtheme offers tailored support to address cultural nuances, professional expectations, and integration into new work environments. Through individualised coaching, mentors help employees understand the bank's values and operational frameworks, building the skills and confidence needed to excel. Participant E noted that these mentorship initiatives greatly aid foreign employees in adapting to the bank's culture, while Participant B emphasised that workplace wellness programmes further enhance this experience by fostering a supportive community for sharing experiences and coping strategies in the Nigerian work environment.	Resource allocation ensures that foreign employees of Access Bank Plc have the necessary resources and tools to perform their roles effectively. This subtheme significantly supports the key theme "Role-Specific Support and Challenges" by providing targeted resources that enhance performance and address the unique challenges of a foreign work environment. Such support fosters productivity and aligns employees' capabilities with organizational goals. Participant D noted that access to support tools improved efficiency and reduced adaptation time, while Participant E observed that structured resource allocation streamlined workflow and minimized cultural and logistical barriers in Nigeria.

Source: Student's Thematic analysis (2024)

Discussion of Findings

This study pursued two specific objectives outlined at the outset of the investigation. This unit discusses them individually to determine the extent to which they have been achieved. *Objective one: To critically analyze the effectiveness of workplace wellness programmes for foreign employees from the managers' point of view in Access Bank Plc, Lagos*

To realize research objective one, primary research was conducted by analyzing interview data from managers of Access Bank Plc. The results found that the interviewed managers maintained that Access Bank Plc's wellness programmes for foreign employees are effective because they promote holistic wellness, facilitate cultural integration, offer tailored support, and improve job satisfaction and productivity of foreign employees. This finding demonstrates that Access Bank's wellness programmes comprehensively address foreign employees' physical and mental health needs, ease their transition into new environments, and boost job satisfaction and productivity, reflecting the bank's commitment to inclusivity and support. This finding is supported by the study of Changmin (2021), which revealed that the implementation of workplace wellness programmes enhances the productivity of foreign employees by fostering a deeper understanding of the host company's work culture and norms, which reduces cultural barriers and communication challenges. Also, the study by David (2021) revealed that in an international HR context, workplace wellness programmes enhance the job performance of expatriate employees by equipping them with the necessary skills to navigate cultural differences, thereby improving their adaptability and effectiveness in the workplace. Similarly, it was revealed in the study of Yip-Ching and Nimeh (2024) that workplace wellness programmes can facilitate the smooth integration of foreign employees in a new work environment by providing structured opportunities for social interaction and professional development, which builds a sense of belonging and eases the transition into the new corporate setting. With this new insight, the research objective is hereby achieved, because it highlights and confirms the effectiveness of workplace wellness programmes for foreign employees from the managers' point of view in Access Bank Plc, Lagos.

**Objective two:** *To critically analyze the effectiveness of workplace wellness programmes for foreign employees from the employees' point of view in Access Bank Plc, Lagos*

To realize research objective two, primary research was conducted by analyzing interview data from foreign employees of Access Bank Plc. The results found that the interviewed employees maintained that Access Bank Plc's wellness programmes for foreign employees effectively aid their cultural integration, improve their health, foster community, and offer tailored support in their new roles. This finding demonstrates that the programmes are well-aligned with foreign employees' needs, helping them adapt to both corporate culture and Nigerian society. This finding is backed by the study of Zahoor, Abdullah, and Zakaria (2021), which revealed that wellness programmes significantly enhance employee well-being and organizational performance. Okechukwu et al. (2014) also reported that wellness programmes reduce stress, improve work-life balance, and enhance overall well-being in banking. Similarly, the insights of Proper et al. (2013) supported this finding by revealing that wellness programmes improved health outcomes and productivity of employees. This new insight therefore highlights and confirms the programmes' success in creating a supportive environment for foreign employees, thereby helping to achieve research objective three.

## Conclusion and Recommendations

### Conclusion

The overall aim of this study was to critically assess the effectiveness of workplace wellness programmes for foreign employees in Access Bank Plc, Lagos in order to present recommendations for enhancing their wellbeing and productivity. To achieve this, primary data were obtained from managers and foreign employees of Access Bank Plc through an in-depth interview method. These interviews were then transcribed and systematically analyzed using Braun and Clarke's (2006) reflexive thematic analysis. The findings revealed two major perspectives: managers believed that the wellness programmes at Access Bank Plc were effective because they promoted holistic wellness, facilitated cultural integration, offered tailored support, and enhanced job satisfaction and productivity. Similarly, foreign employees acknowledged that the wellness programmes significantly aided their integration into the new cultural environment, improved their health and overall wellbeing, fostered a sense of community, and offered tailored support in adapting to their roles within the bank. Both managers and foreign employees thus perceived the wellness programmes to effectively address unique challenges faced by foreign employees, supporting a smooth transition into the Nigerian workplace.

Hence, the study suggested the following recommendations to strengthen the effectiveness of Access Bank's wellness programmes for foreign employees over the long term:

- i. *Implementation of holistic and culturally sensitive wellness programmes:* Managers of Access Bank Plc should implement holistic and culturally sensitive wellness programmes by developing tailored initiatives that address the unique physical, mental, and health needs of foreign employees such as accessible health screenings, fitness programmes, flexible working arrangements, language support, cultural training, family support services, and relocation assistance in order to collectively foster a more inclusive, supportive, and healthy work environment for foreign employees. This comprehensive approach will significantly improve the effectiveness of the workplace wellness programmes for foreign employees by addressing their unique needs and challenges, thereby enhancing their overall well-being, job satisfaction, and productivity.
- ii. *Implementation of a dedicated wellness portal:* Managers of Access Bank Plc, Nigeria should implement a dedicated wellness portal offering easy access to tailored resources, comprehensive health insurance covering mental health and stress management for cultural adjustment, and regularly updated wellness information to ensure foreign employees are well-informed and engaged. This will improve the effectiveness of workplace wellness programmes for foreign employees by addressing the specific health and cultural needs of these employees, promoting their overall well-being and integration into the local environment.
- iii. *Implementation of regular feedback sessions and surveys:* Managers of Access Bank Plc should implement regular feedback sessions and surveys to gather input on

programme effectiveness, use this feedback to continuously adapt wellness initiatives, and conduct wellness workshops and social events to foster a supportive community and facilitate integration, thereby ensuring that wellness programmes are culturally sensitive, responsive, and inclusive. By implementing these measures, Access Bank Plc can create more supportive and adaptive wellness programme that effectively address the unique needs of its foreign employees, enhancing their overall well-being and productivity.

### Limitations and further research

This study was an exploratory investigation of 8 participants (managers and foreign employees) to analyze the effectiveness of workplace wellness programmes for foreign employees at Access Bank Plc in Nigeria. It relied solely on a mono-method (interview) to obtain qualitative data which were thematically analysed and interpreted. The limitation of the study is that the small sample size and reliance on a single data collection method may not provide a comprehensive view of the entire population of foreign employees. Additionally, the subjective nature of qualitative data and the potential for interviewer bias could affect the validity and generalizability of the findings. Against this backdrop, further research incorporating larger sample sizes, multiple data collection methods, and quantitative measures is recommended to validate and extend the findings of this study.

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