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Factors Affecting Utilization of Employee Assistance Program: A Case Study of ABSA Bank Zambia

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Abstract

Employee Assistance Programs (EAPs) are programs implemented in the workplace to support individual employees in dealing with personal and work-related problems, with the goal of improving their well-being and contributing to organizational performance (Masi, 2010). An EAP is a program sponsored by an employer, a collective bargaining group, or an association of professionals, and is designed to help identify and resolve productivity issues that may arise from employees experiencing personal problems (EACC, 1991). ABSA bank implemented an EAP as a staff wellness initiative to assist employees. However, according to management reports, less than 5% of employees are utilizing the wellness program, which falls short of management's expectation of more than 50% participation. Therefore, this study aims to determine the reasons for the underutilization of EAPs. To achieve the research objectives, the study employed both descriptive and causal research designs, and logistic regression analysis was used to statistically identify the factors that influence the use of EAPs. A survey was conducted with employees at ABSA bank, with 100 employees selected as respondents through simple random sampling. Primary data was collected using a structured questionnaire. The study revealed that employees still value EAPs and consider them important. Through logistic regression analysis, the study identified lack of information, stigma, confidentiality, trust, and peer influence as factors that affect the utilization of EAPs, as reported by the respondents. All the results were statistically significant at $p < 0.05$. Therefore, the study recommends that ABSA management should implement measures to ensure the confidentiality of information shared during EAPs, provide more information to employees about the content and benefits of EAPs to encourage greater participation, clearly communicate the purpose of EAPs to employees, and select a dedicated team for EAPs who understand and uphold ethical standards.

Keywords: Employees, EAPs, Wellness, Factors, Confidentiality, Trust, Stigma, Information

1. Introduction

Employee Assistance Programs (EAPs) are workplace-based initiatives created to aid individual employees in managing personal and work-related issues to enhance their well-being and contribute to organizational performance (Masi, 2010). An EAP constitutes a program rooted in the workplace, sponsored by an employer, a collective bargaining group, or a professional association, with the intention of aiding in the identification and resolution of productivity issues linked to employees affected by personal problems (EACC, 1991). EAPs consist of initiatives provided to employees, encompassing policies and protocols for recognizing or addressing employee challenges that could potentially impact job performance (Walsh, 1982). These initiatives frequently encompass counseling or therapy for those in need, and may also extend to the employees' family members. The primary goal of EAPs is to offer preventive services for addressing mental health concerns, substance abuse, and alcohol-related issues (Jacobs et al., 2013). Additional focus areas include aspects such as health, marriage, family, finances, legal matters, or stress-related concerns that could influence work performance (EAPA, 2010). EAPs prove advantageous in aiding employees in managing responsibilities while simultaneously meeting the employer's objectives for workplace efficiency (Jacobs et al, 2013). Employers came to the realization that expecting employees to independently navigate their non-work-related challenges, without any organizational intervention, was ineffective. Research has indicated that employees engaged in EAPs showed enhanced performance within the organization (Mogorosi, 2009). This is evidenced by reduced absenteeism, fewer health insurance claims, and a decrease in the termination of problematic employees. Typically, EAPs provide complimentary and confidential assessments, short-term counseling, referrals, and follow-up services for employees, often extending these services to their family members as well (Mogorosi, 2009). These programs are designed to enhance the physical and mental well-being of employees, boost their job satisfaction, and lower turnover rates and absenteeism (Mcleod, 2001). Employees may either self-refer to the EAP or be directed by their supervisors or managers. To ensure the success of EAPs, specific procedures must be adhered to, including identifying behavioral issues in employees based on job performance, offering expert guidance to supervisors, managers, and union representatives on implementing employee assistance policies, utilizing constructive confrontation appropriately, and establishing connections with counseling services, treatment facilities, and other community resources (Bennett et al., 2017). The perception of employees regarding EAPs can influence their participation and the program's effectiveness (Bennett et al., 2017). Management should take a keen interest in understanding employees'

inclination to engage with EAPs, as low participation rates can undermine the programs' efficacy and prevent organizations from reaping their benefits. It is in the organization's best interest to identify employees in need of assistance to encourage their involvement in these programs. The majority of employees (and their family members) typically seek counseling services from the EAP independently, with the employers solely responsible for providing the EAP benefits. There has been an increasing trend among organizations to introduce EAPs to support their employees (Bennett et al., 2017), with ABSA Bank being among the institutions implementing the EAP wellness program for its workforce.

2. Background

Prior to 1940, in historical times, the personal issues of employees were considered distinct from their workplace duties. This perspective was evident in organizational regulations, where upon identification of a troubled employee, termination of employment was a common consequence, and there existed no structured support system for such individuals (The Wellness Corporation, 2015). The inception of Alcoholics Anonymous in 1935 marked the establishment of a self-help association for individuals struggling with alcohol-related challenges and seeking assistance in their journey to recovery. The integration of this concept into workplaces occurred during the early 1940s through Occupational Alcoholism initiatives. Numerous organizations started to comprehend that employees grappling with alcohol dependency did not necessarily have to face dismissal, as the prospect of recovery was feasible. The progression from Occupational Alcoholism programs led to the development of Employee Assistance Programs, which underwent modifications and expansions in response to emerging societal requirements. Employers have adapted to societal transformations by extending the reach of EAPs, encompassing issues such as substance abuse, as well as catering to the needs of single-parent and dual-career families. Consequently, versatile and comprehensive EAPs have emerged to address a diverse range of employee needs, challenges, and interests (Agarwal & Kaur, 2016). Various organisations and institutions of different settings have realized the importance of EAP and have implemented the wellness programs to help their employees. ABSA bank Zambia is one organisation that has been implementing the EAP wellness program The bank noted that performance of some of its employees was below expectation, and one of the causes is due to the personal and family problems and challenges experienced by the employees, some of which can be solved through employee assistance programs like counselling. The step by ABSA bank to introduce EAP is an acknowledgement to the importance of employee performance in deriving organisational performance. Absa Bank Zambia PLC, a

subsidiary of Absa Group Limited, a leading African financial services conglomerate dedicated to becoming the beacon of excellence on the continent. Absa Group Limited, a constituent of the JSE in South Africa, stands out as one of Africa's foremost diversified financial services entities, boasting a footprint in 12 countries throughout the region and a workforce of approximately 42,000 individuals. Formerly known as Barclays Bank of Zambia, Absa Bank Zambia Plc. operates as a commercial bank in Zambia under the regulatory purview of the Bank of Zambia, tracing its origins back to 1918, albeit receiving its current operational license in 1974. Functioning as a significant financial establishment in Zambia, the bank caters to the financial requirements of large enterprises, small and medium-sized businesses, as well as individual and governmental clientele. By the conclusion of December 2021, the bank's workforce in Zambia tallied up to 752 individuals.

ABSA bank introduced Employee Assistance Programs as a staff wellness initiative to assist employees and their families facing different problems. The bank saw and understood the importance of helping employees address their problems for increased work performance. ABSA Bank Zambia introduced the EAP to help its employees, however, report from management indicates that less than 5% of the employees seek the wellness program, but management expect more than 50% of its employees to be utilizing the program. This shows that there's a problem of underutilization of EAPs by employees of the bank. There has been no study that has been conducted to assess the factors causing employees in the banks not to utilize the EA programs. The banks and indeed other companies that may want to introduce EAP have no empirical evidence to inform their decision making on improving the uptake of such programs. Failure to establish causes based on empirical evidence has financial and human capital implication. Firstly, banks will keep putting money on a program that is underutilized or may decide to stop when the cause can easily be resolved. Secondly, EAP are meant to improve employee productivity, hence, the underutilization means the solution put in place is not effective, and this study therefore sought to establish the causes for under-utilization of EAPs.

3. Literature Review

3.1 Theoretical Framework

Tax planning theory.

The theory of planned behavior posits that individual behavior is a result of intentions, which are shaped by attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). Within this framework, behaviors are influenced by intentions, which are determined by attitudes, subjective norms, and perceived behavioral control. External factors may also directly impact behaviors, irrespective of intention, contingent upon the level of individual control over the behavior, and the accuracy of perceived behavioral

control as a measure of actual control (Ajzen, 1991).

Ajzen (1991), as referenced by Marie (1999), asserts that the Theory of Planned Behavior (TPB) offers a solid theoretical foundation and methodology for assessing Employee Assistance Programs (EAPs). Studies in the realm of EAPs reveal that employees' readiness to engage with the program is indicative of successful implementation (Blum & Roman, 1995). The theory is particularly valuable in assessing this readiness or intention to utilize the EAP within an organizational context. The utilization of a program can be elucidated by the three elements of the TPB: attitudes, subjective norms, and perceived behavioral control. These elements collectively elucidate the specific beliefs regarding EAPs held by employees. The perception that EAP utilization offers assistance and enhances work performance significantly shapes employees' attitudes. In line with this theory, employees at ABSA Commercial Bank may underutilize the EAP if they perceive that using it will draw attention from colleagues and management, potentially leading to monitoring. Additionally, the attitudes of coworkers towards EAP users are likely to impact EAP utilization at ABSA Bank, particularly in light of existing stigmas.

Organizational Justice Theory.

The additional theory that is significant in explaining employees' involvement in initiatives is organizational justice theory, which is derived from equity theory (Greenberg, 2009). As per this theory, an individual's subjective and descriptive perceptions of the fairness and equity of the support system within an organization are the foundation of organizational justice theory. Scholars of organizational justice emphasize that an employee's views on justice play a crucial role in comprehending their engagement in the workplace (Greenberg, 2009).

According to organizational justice theory, individuals assess justice based on their perceptions of the fairness of support within organizational environments (Greenberg, 2009). The concepts of organizational justice and perceptions of fairness impact individual well-being as well as organizational engagement, operations, and results (Bentley et al., 2016; Orhan et al., 2016). Moreover, an employee's perceptions of fairness levels can help mitigate conflicts at work. Positive perceptions of organizational justice, according to Agarwal and Kaur (2016), result in enhanced engagement and productivity in the workplace. Sulu et al. (2010) indicated that organizational justice theory is beneficial in forecasting job attitudes and behaviors, underlining the significance of considering an employee's perspectives on fair access to organizational resources and advantages. The dispersion of employees across different locations raises additional concerns about how employees perceive justice and fairness in the workplace.

3.2 Empirical Studies

Reynolds and Lehman (2003) conducted a study on how individuals struggling with alcohol and drug issues might be particularly hesitant to seek assistance. To address service barriers, the researchers explored the factors influencing decisions to seek help. Findings revealed that while substance abusers showed less inclination to utilize the EAP compared to nonusers, those who were aware of the EAP, held positive

attitudes toward policies, and opposed coworker substance abuse exhibited willingness to use the EAP similar to nonusers. Results also indicated that employees with higher awareness of the EAP, stronger policy support, and better perceptions of work group cohesion displayed significantly greater readiness to utilize the EAP than those with lower levels of awareness, policy support, and cohesion (Reynolds and Lehman, 2003).

Taute and Kelly (2009) emphasized the critical nature of confidentiality and absolute trust in the operation of an employee assistance program for the treatment process to be effective. Complete trust cannot be established unless all personal information shared during counseling sessions remains confidential. EAP practitioners bear the responsibility of discussing confidentiality with the employee during the initial interaction, as there may be instances where certain information needs to be disclosed. It is imperative to ensure that the employee signs the consent form related to information sharing and management with the EAP practitioner (EAPASA, 2005). The importance of maintaining confidentiality is widely acknowledged, yet this acknowledgement is often hindered by the failure to recognize the obligation to uphold confidentiality.

Taute and Kelly (2009) discovered that the awareness of EAP services was significant among the respondents, with 86% being knowledgeable about EAP. A majority of respondents (60%) perceived EAP as a counseling service, while 15% regarded it as a disciplinary service. This perception might indicate a lack of information about the service or failure to associate EAP with productivity. Some employees associated EAP with stress management, HIV testing, and financial aid. The majority of employees first learned about EAP through marketing during orientation programs, awareness workshops, posters, or word of mouth from colleagues. A substantial number (90%) of employees correctly understood EAP as a program accessible to all staff. Taute and Kelly (2009) also noted a misconception among some employees that EAP was exclusively available to supervisors or senior managers.

Cagney (2006) emphasized the crucial role of top management endorsement in ensuring EAP acceptance and effectiveness. Both internal and external programs require support from top management for optimal success. The endorsement and interpretation of service policies by managers are vital for the organization's programs. The level and quality of support from management influence employee utilization and the sustainability of the program. Lack of support from top management severely limits the effectiveness of the program within the organization (Mannion, 2004). According to Dickman and Emener (2003), strong top management support ensures adequate financial resources for EAP, and the enthusiastic backing of middle and lower management reflects the initiatives of top management.

Supervisors in the workplace play a crucial role in guiding troubled employees towards seeking help, as they act as channels for assistance. Supervisors not only make formal referrals to the program but also influence employees informally, underscoring the importance of their training to identify troubled employees (Weiss, 2003). Training supervisors on EAP enhances staff utilization by enabling them to identify and refer troubled employees to the program, as highlighted by Weiss (2003).

Masi (2003) proposed that in the realm of confidentiality, it is imperative for employee assistance practitioners to furnish employees with comprehensive written information delineating the EAP's confidentiality policy. Moreover, they should ensure that employees sign a statement affirming their comprehension of the confidentiality provisions, rights, and limitations. Providing a guarantee of confidentiality to employees plays a pivotal role in fostering a conducive environment where employees feel at ease and are more inclined to disclose additional information to the practitioner. Emener and Hutchison (2003) emphasized the necessity for EAP practitioners to strictly adhere to the prescribed code of ethics delineated by their respective professional associations and the relevant licensing and certifying bodies. This adherence is crucial to uphold professional conduct standards and ensure consumer protection. It is imperative that files are securely locked, access is restricted and closely monitored, and any identifying information is kept to a bare minimum. Furthermore, the implementation of a robust record-keeping system is essential to safeguard the identities of employees.

Dickman's (2003) research identified various scenarios that pose threats to confidentiality concerning the utilization of an EAP, some of which practitioners may have control over, while others may be beyond their influence. One such situation involves the inadvertent breach of client confidentiality, particularly in cases where EAP programs are conducted on the organization's premises. Employees may inadvertently observe individuals entering the office or consultation room, undermining the perceived credibility of confidentiality due to the stigma associated with EAP services. An additional challenge arises when employee appointments are scheduled in close proximity, leading to discomfort in sharing personal information. Confidentiality breaches may also occur when employees from the same organization, referred to group sessions for issues like alcohol or drug rehabilitation, begin to recognize and understand each other's reasons for EAP referral. Moreover, confidentiality can be compromised when employees seek EAP assistance during working hours, necessitating explanations to superiors for time off. The practitioner's identification of current or former employees utilizing EAP services during site visits for promotional purposes can also jeopardize confidentiality. Excessive disclosure of information to referring supervisors or shop stewards, encroaching on employee privacy, represents another threat to confidentiality (Zou, 2017). Dickman and Emener (2003) posit that involving labor and union members significantly enhances EAP participation rates. Active engagement of management, supervisors, and the entire labor force is vital for the effective operation of an EAP. In cases where trust levels are low, potentially stemming from past unsuccessful labor-management initiatives, suspicion and skepticism pervade the process. Therefore, fostering mutual involvement and trust between these parties is paramount for ensuring EAP success and reaping substantial benefits for all stakeholders involved.

Masi (2003) postulated that within the domain of confidentiality, it is crucial for practitioners in the realm of employee assistance to provide employees with a comprehensive written document outlining the confidentiality policy of the EAP. Additionally, practitioners must ensure that employees acknowledge their

understanding of the confidentiality rules, rights, and constraints by signing a document. Ensuring confidentiality for employees is of utmost importance in creating an environment conducive to openness and encouraging employees to share more information with the practitioner. Emener and Hutchison (2003) stressed the importance of EAP practitioners strictly adhering to the ethical guidelines set by their respective professional bodies and the relevant licensing authorities. This strict adherence is essential to maintain professional standards of behavior and protect the interests of consumers. It is crucial that records are securely stored, access is limited and monitored, and personal information is kept to a minimum. Moreover, establishing a robust system for record-keeping is vital to protect the identities of employees.

Dickman's (2003) study outlined various situations that present challenges to maintaining confidentiality in the context of EAP utilization, some of which practitioners can control while others are beyond their influence. One such scenario involves unintentional breaches of client confidentiality, especially when EAP sessions take place at the organization's premises. The visibility of individuals entering consultation rooms or offices may undermine the perceived confidentiality of the service due to the stigma attached to EAP. Another issue arises when employee appointments are scheduled too closely together, leading to discomfort in sharing personal information. Confidentiality may also be compromised when employees from the same organization attend group sessions for issues like substance abuse and start recognizing each other's reasons for EAP participation. Furthermore, confidentiality risks increase when employees seek EAP support during working hours, necessitating explanations to supervisors for their absence. Lastly, revealing information about employees to supervisors or union representatives excessively, infringing on employee privacy, poses a threat to confidentiality (Zou, 2017). Dickman and Emener (2003) argue that involving labor and union members significantly boosts EAP engagement rates. Active participation from management, supervisors, and the entire workforce is crucial for the smooth functioning of an EAP. In situations where trust levels are low, possibly due to past unsuccessful labor-management interactions, suspicion and doubt may hinder the process. Thus, fostering mutual trust and involvement between these parties is essential for the success of EAP and for yielding substantial benefits for all involved stakeholders.

An employee may experience various forms of isolation, including social, professional, physical, informational, and geographical isolation (Bell et al., 2015; Orhan et al., 2016; Lenthall et al., 2009). Social isolation may occur when an employee is physically separated from the corporate office. Feelings of limited access to information, people, or resources can contribute to a sense of isolation in the workplace, which can hinder employee engagement and participation in organizational programs. In a case study conducted by Zou (2017) in a small company with four employees, the effectiveness of an Employee Assistance Program (EAP) and related influential factors were investigated. The study explored the participants' perceptions of the factors that affected the effectiveness and limitations of the EAP. Four critical factors were identified as determining the success of an EAP in a small company: support from management and the line manager, a clear and well-defined statement of

confidentiality, group counseling and training, and a skilled counselor. Group counseling and training were found to have a significant impact on EAP effectiveness (Zhang, 2015).

A study by Anderson et al. (2014) examined the relationships between workplace stress, organizational factors, and the use of EAP counseling services in a large privately insured population. The data was linked to measures of workplace stress, with a focus on wellness prevention, EAP promotion, and EAP activities for healthcare plan enrollees from 26 employers. The study investigated the association between external environment and work organization variables with the use of EAP counseling services. The findings showed that higher levels of EAP promotion and worksite activities were associated with a greater likelihood of service use. However, a greater focus on wellness prevention and experiencing unusual and significant stress were associated with a lower likelihood of service use.

3.3 Conceptual Framework of the Study

Based on the literature review from the theoretical review and the empirical studies, various factors were identified to be potential causes of EAP utilization by employees in various work places. These factors include stigma from fellow workers and management, awareness about the EAP program and information on the content, confidentiality of the EAP, and trust for the EAP including the counsellors, management support, peer influence, gender, marital status and age of the employees. The study will perform various analysis including statistical tests to determine whether these factors apply to the current case of underutilizing the EAP by employees at ABSA Commercial Bank.

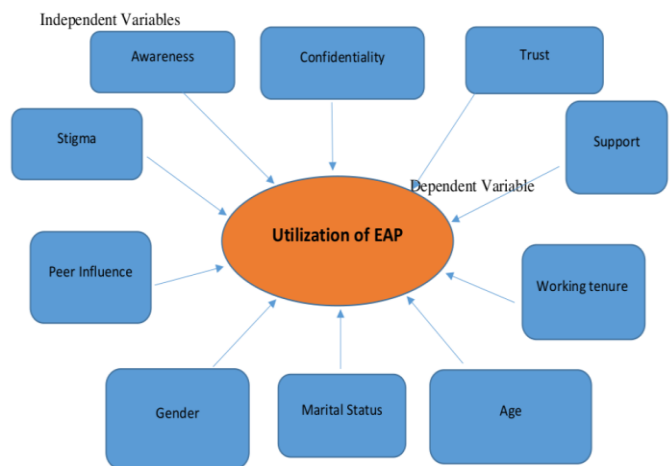


Figure 1 Conceptual Framework of the Factors Affecting EAP Utilisation

4. Methodology

4.1 Research Design

The study used both descriptive and causal research design in which logistic regression was employed. This is consistent with what Taute and Kelly (2009) utilized in their quantitative descriptive design to assess factors that hinder the utilization of the employee assistance program. Descriptive design was used in order to assess the

importance of EAP to the employees, and employee appreciation of the content of the EAP program that was introduced by the bank, to give insights on what could be the cause to the problem. The study also used causal research design to statistically determine factors affecting the use of EAP by employees.

4.2 Sampling, sample size and Data collection

The study conducted a survey of employees at ABSA Bank. The employees of the bank were the target population in this study. ABSA bank has a total of 669 employees. Therefore, the study employed simple random sampling to select employees to be part of the survey. An excel sheet of employee names was used to generate a random sample by employing a random formula. Simple random sampling offers every individual in the population an equal chance of participating in the survey. Therefore, the random sampling used in this study helped to remove biasness in selecting respondents to be part of the survey. The target population of the employees is 669, the study randomly sampled 100 employees who were interviewed. The sample size of 100 respondents is obtained by employing Slovin’s formula of sample size and also by putting into considerations the constraints of time and finances. Additionally, the study conducted an interview with managements of ABSA Bank. Primary data was collected through the use of questionnaires and interview guide. Questionnaires contained both open ended and closed ended questions. 100 employees answered the questionnaires and 3 human resource management staff will respond to an interview.

4.3 Data Analysis

The study used STATA software as a tool for data entry and analysis. The study analyzed the data by obtaining descriptive statistics that included frequencies, and qualitative data from interviews was analyzed through thematic analysis. For the qualitative data, careful and thorough reading and re-reading was done to categorize and code the themes, and a verification was done to ensure trustworthiness. Sentences or paragraphs related through their content or context was assigned codes until no new theme left. The thematic analysis therefore consisted of 5 steps; data familiarization, code generation, theme searching, reviewing and description (Salleh et al. 2020). 100 employees responded to the questionnaire and 3 human resource staff were purposively selected to respond to an interview, because of their experience with the EAP. The study specifically used binary logistic regression analysis to statistically determine the factors affecting the use of EAP by employees at ABSA Bank. Binary logistic regression is a type of regression model that is suitable for a binary discrete dependent variable (binary choice variable). The independent variables for this model can either be categorical or continuous. The Model is represented as;

$$y=a+b1x1+b2x2+b3x3+b4x4+.....bjxj$$

From this regression model; y is the dependent variable (Utilization of EAP) and x1, x2,...xj are the independent variables (Lack of information, Awareness, Stigma, confidentiality, Trust, Peer influence, Lack of managerial support, inadequate coverage); b1, b2bj are the odds ratios.

5. Results

5.1 Demographic Characteristics of the Respondents

From the results obtained, 51.0% of the respondents were male, while 49.0% of the respondents were female. The minimum age of the respondents was 23 years old, and the maximum was 52 years old. The mean age was 35.6 years with a standard deviation of 6.11. The study found that 30.0% of the employees interviewed were single, 66.0% were married, 2.0% were widowed, and 2.0% were separated. The study found that 4.0% of the respondents had attained grade 12 General Certificate of Education (GCE), 2.0% of the respondents had tertiary certificate level of education, 12.0% had diploma level of education, 65.0% of the respondents had attained degree level of education, and 17.0% of the respondents had masters’ degrees. The minimum time of working with ABSA for the respondents was 6 months, maximum time of 21 years. The mean years of working with ABSA was 8.73 with a standard deviation of 6.02.

Table 1 factors that often affect employees’ work or employees’ relationship

Factors	Response (yes)	percent
Illness of family members	85	85.0
Bereavement of family member	87	87.0
Financial challenges at home	96	96.0
Marital conflicts	89	89.0
Family related stress	87	87.0
Work stress	96	96.0
Bad work relationship	89	89.0
Alcohol dependence	77	77.0
Drug Abuse	77	77.0
Dishonest at work	83	83.0

Respondents were asked on the factors that often affect employees work or employees’ relationship. The results above show how many respondents and percentage agreed to the factors put across. 85% of the respondents indicated illness of family member, bereavement of family member (87%), financial challenges at home (96%), marital conflicts (89%), family related stress (87%), work stress (96%), Bad work relationship (89%), alcohol dependence (77%), drug abuse (77%), and dishonest at work (83%). Therefore, these are serious factors and management should be there to assist or support employees come out of these problems and issues. This indicates the importance of EAP in addressing these problems faced by employees.

Table 2 Employees Use of Wellness Programs

Used EAP	Frequency	Percent
yes	23	23
no	77	77
Total	100	100

From the results above, the study found that only 23% of the employees surveyed had used employee wellness programs. 77% of the employees had not used employee wellness programs. It's therefore clear that most of the employees don't utilize employee wellness programs put in place by the bank. It's therefore important to identify the factors affecting utilization of the EAP, as employees are facing many problems.

5.2 Factors affecting utilization of employee assistance program at ABSA Commercial Bank

Table 3 Logistic regression on the factors affecting utilization of EAPs

	Odds Ratio	Robust Std. Err.	z	P>z	[95% Conf.	Inter val]
Number of obs =						
Wald chi2(6) =						
Prob > chi2 =						
Pseudo R2 =						
Log pseudolikelihood =	-27.01655					
Accessed						
Lack_of_information	0.0830	0.0740	-2.79	0.0050	0.0145	0.4762
Stigma	0.1045	0.0775	-3.05	0.0020	0.0244	0.4469
Lack_managerial						
Support	0.4183	0.7240	-0.5	0.6150	0.0141	12.4400
Confidentiality	149.9782	288.6326	2.6	0.0090	3.4506	6518.7230
Trust	14.7808	16.0491	2.48	0.0130	1.7598	124.1477
peer_influence	0.0104	0.0123	-3.83	0.0000	0.0010	0.1071
_cons	0.1500	0.2187	-1.3	0.1930	0.0086	2.6116

The study carried out logistic regression analysis to statistically determine factors affecting the use of Employee Assistance Programs put in place by the bank. The study found that employees who lack information on EAP are less likely to use the EAPs. Lacking information reduces the probability of using EAPs by 0.0830 odds. The results were statistically significant at 0.005 p-value. Stigma was also found to have significant effect on employees' use of EAPs. The more employees are stigmatized; the less likely employees will be using the EAPs. Stigma reduces the probability of using EAPs by 0.1045 odds. The results were statistically significant at 0.002 p-value. Confidentiality was found to have a positive significant effect on using EAPs. The more employees feel that their information will be kept confidential the more likely they will be willing to use the EAPs, confidentiality increases the probability of using EAPs by 149.97 odds. The results were significant at 0.009 p-value. Trust was also found to have a positive significant effect on using EAPs. The more employees trust the EAPs and outcomes, the more likely they will be willing to use the EAPs. Trust increases the probability of using the EAP by 14.78 odds, statistically significant at 0.013 p-value. Peer influence was found to have a negative significant effect on using EAPs. The more employees are influenced or discouraged by fellows on using the EAPs, the less likely they

will be willing to use the EAPs. Peer influence reduces the probability of using EAPs by 0.0104 odds, statistically significant at 0.0001 p-value. All the necessary tests were conducted for performing logistic regression analysis, see appendix 3, therefore, this model is a robust logistic regression analysis, carried to control for heteroskedasticity.

5.3 Results of the qualitative Data from Interviews

During the interview with management, the study asked bank management on the factors they know to be affecting utilization of EAP, that is, why there's low utilization of the EAP.

Management pointed out that the biggest problem is fear and inability of employees to open up and disclose the problems and issues that they are faced with. Employees have the fear of the unknown. Employees feel that the information shared during the EAP sessions may be shared with others. Hence, there are issues of trust and confidentiality. Employees feel those accessing the EAP are problems to the company and if they don't improve performance after accessing EAP they may be dismissed from employment. The other hindrance to EAP utilization is misinformation, especially about the outcomes of the EAPs. However, communication is provided concerning the EAPs.

6. Discussion of Findings

The study carried out logistic regression analysis to statistically determine factors affecting the use of Employee Assistance Programs put in place by the bank. The study found that employees who lack information on EAP are less likely to use the EAPs. Lacking information reduces the probability of using EAPs by 0.0830 odds. Stigma was also found to have significant effect on employees' use of EAPs. The more employees are stigmatized; the less likely employees will be using the EAPs. Stigma reduces the probability of using EAPs by 0.1045 odds. Confidentiality was found to have a positive significant effect on using EAPs. The more employees feel that their information will be kept confidential the more likely they will be willing to use the EAPs, confidentiality increases the probability of using EAPs by 149.97 odds. Trust was also found to have a positive significant effect on using EAPs. The more employees trust the EAPs and outcomes, the more likely they will be willing to use the EAPs. Trust increases the probability of using the EAP by 14.78 odds. Peer influence was found to have a negative significant effect on using EAPs. The more employees are influenced or discouraged by fellows on using the EAPs, the less likely they will be willing to use the EAPs. Peer influence reduces the probability of using EAPs by 0.0104 odds.

The study's findings align with those of other researchers in the literature. Taute and Kelly (2009) emphasized the importance of confidentiality and trust in employee

assistance programs for the treatment process to be effective. Maintaining the confidentiality of personal information shared during counseling sessions is crucial for establishing trust. Taute and Kelly (2009) also found that 86% of the respondents in their study were aware of the existence of EAP services. Furthermore, 60% of the respondents viewed EAP as a counseling service, while 15% saw it as a disciplinary service. This suggests a potential lack of information about the services or a disconnect between EAP and productivity. Confidentiality can be compromised when practitioners reveal the identities of current or former employees who have utilized EAP services during site visits for marketing purposes (Zou, 2017). Additionally, sharing too much information with referring supervisors or shop-stewards, which infringes on employee privacy, can also jeopardize confidentiality. According to Milot's (2019) study, although employee assistance programs can be beneficial, not all employees will seek help when needed due to perceived stigma. The study found that a significant number of workers reported feeling stigmatized when considering counseling services provided by EAPs. In a study by Reynolds and Lehman (2003), employees who were more aware of the EAP, supported the policy, and perceived a sense of cohesion in their work groups were more willing to use the EAP compared to those with less awareness, policy support, and cohesion.

7. Conclusions and Recommendations

Despite ABSA bank introducing Employee Assistance Programs to help employees deal with their problems, there has been little (less than 5%) utilization of the program. There has been no study that has been conducted to assess the factors causing employees in the banks not to utilize the EA programs. The banks and indeed other companies that may want to introduce EAP have no empirical evidence to inform their decision making on improving the uptake of such programs. Failure to establish causes based on empirical evidence has financial and human capital implication. This study therefore sought to establish the causes for under-utilization of EAPs. The study used both; descriptive and causal research designs, and the study used logistic regression analysis to statistically determine the factors affecting the use of EAPs. A survey was carried out with employees at ABSA bank. 100 employees were selected as respondents using simple random sampling. Primary data was collected using a structured questionnaire.

From the results obtained; the study found that 58% of the employees had faced personal problems that needed EAPs. The study also found that 45% of the employees indicated that they had faced work related problems in need of EAPs. The study found that lack of information has a negative effect on employees' use of EAPs. Employees who lack information on EAP are less likely to use the EAPs. Stigma was also found to have a negative effect on employees' use of EAPs. The more employees are stigmatized for use of EAPs, the less likely employees will be using the EAPs. Confidentiality was found to have a positive significant effect on using EAPs. The more employees feel that their information will be kept confidential the more likely they will be willing to use the EAPs. Trust was also found to have a positive significant effect on using EAPs. The more employees trust the EAPs and outcomes, the more likely they will be willing to use the EAPs. Peer influence was found to have a negative significant effect on using EAPs. The more employees are influenced or discouraged by fellows on using the EAPs, the less likely they will be willing to use the EAPs.

Recommendations

1. ABSA Management should put in place measures that ensure confidentiality of information discussed during EAPs or employee wellness sessions. This will promote trust in the EAPs and will encourage employees to seek EAPs knowing their information will be kept confidential.
2. ABSA management should provide more information to employees on the content and benefit of EAPs, as well as clearly inform employees on the purpose of EAPs. Management must communicate to employees that the purpose of EAP is not to punish, but to help employees. This will prevent negative peer influence and negative speculations about EAPs, and will encourage employees to use the EAP facilities put in place by the bank.
3. ABSA management must select a special team for EAP who understands and upholds the ethics involved. Alternatively, the bank can choose external people (e.g. counsellors) well trained and experienced in EAPs, so that employees can be open to disclose problems and issues

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