

Analyzing the Impact of Demographic Variables on Employee Assistance Program Utilization among United Arab Emirates Banking Sector Employees

Sameera Syed¹, Dr. Bhawna Gaur² and Dr. Akram Haddad³

¹ Research Scholar, Amity Business School, Amity University – Dubai, UAE

² Associate Professor, Amity Business School, Amity University – Dubai, UAE

³ Professor, Amity Business School, Amity University – Dubai, UAE

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ABSTRACT

Introduction: The study investigates how demographic characteristics affect United Arab Emirates (UAE) banking employees' use of Employee Assistance Programs (EAPs). Age, gender, nationality, occupation, tenure, marital status, and education are among the factors that are examined in the study.

Objectives: The two main objectives are, To find whether there is an impact of demographic variables on EAP utilization among UAE banking employees; To analyse how the frequency of EAP usage impact employee satisfaction levels.

Methods: A survey was conducted among 62 banking employees in UAE. The sample was profiled using descriptive statistics, and associations between EAP use and demographics were evaluated using Chi-Square tests. ANOVA was used to compare the satisfaction levels of various usage categories.

Results: EAP use was significantly correlated with educational attainment, nationality, marital status, employment sector, and job tenure. These findings highlight the need for focused outreach efforts by indicating that particular demographic groups are more likely to use EAP services. The results highlight the value of customized EAP programs and lay the groundwork for further studies on how to best tailor them for a diverse workforce.

Conclusions: This research establishes a significant link between the use of EAP and demographic factors among the UAE banking employees. It demands customized EAP services, greater awareness tools and employee involvement in program development to increase morale and relevance. Results are however limited by the small sample size which could affect validity and representativeness.

Keywords: Demographics, Employee Assistance Programs, Utilization, Well-being, Work-life Balance, Stress

INTRODUCTION

Employee Assistance Program (EAP) was implemented in the early 1970s, as an enhancement to Occupational Alcohol Programs (Attridge 2009). Later on, EAP spread its focus on addressing employees' personal and family issues besides the substance abuse problems. In today's world, EAP has emerged with a wide range of services that are customizable. It includes stress management, work-life balance, health and wellness, family well-being, financial issues, counselling and so on (Syed.S et.al. 2024). The main aim of EAP is to resolve the issues an employee undergoes by maintaining confidentiality and enhancing well-being. Rapid increase in the EAP execution is seen in the American workplace. It was noted that in 2000, more than 62 million employees were registered in the Employee Assistance Programs. Around 76% of medium sized U.S. organizations had put EAP in practice¹. As per SHRM², "An Employee

¹ <https://www.apaservices.org/practice/business/marketing/building/employee-assistance>

² <https://www.shrm.org/mena/topics-tools/tools/hr-answers/employee-assistance-program-eap>

Assistance Program (EAP) is a work-based intervention designed to help employees resolve personal problems that may affect their job performance”.

In the United Arab Emirates (UAE), banks are fast-paced and serve as a backbone of the commercial industry. They provide both retail and corporate services to all the sectors in UAE. As per UAE Banks Federation, there are 20 national banks (Commercial and Islamic, 28 foreign banks and 7 special status members, licensed by the Central Bank of UAE. Global crises such as COVID-19 pandemic, inflation, political instability etc. have impacted the banking sectors (Marcu, 2021). The banks in UAE had to experience major scrutiny procedures, which arose as one of the key challenges in the history. Considering the competitiveness, new regulations, cost savings and technological developments, UAE Banks have chosen Mergers and Acquisitions. The changes in organizational structure, digitalization of services and AI interventions have put employees in a state to be restructured.

Challenges such as heavy workload, job insecurity³, work-life imbalance, security breaches and frauds, adapting to new technological features, achieving targets, and increased customer expectations have laid the base for stress, burnout and job dissatisfaction among employees (Hasan, Nikmah, & Sudarmiati, 2022). This situation mandated the enactment of a strategic tool to overcome these challenges. Different banks implemented the Employee Assistance Program (EAP) in the UAE banking sector over several years in conjunction with the enhancement of employee welfare programs and mental health policies.

In this era of rapid developments and modernized workplace, Employee Assistance Program (EAP) has become an important tool in supporting the wellness of employees. Yet, the utilization of EAP services can be significantly impacted by various demographic variables such as age, gender, marital status, job position, income etc. In a nation like the United Arab Emirates (UAE) which is filled with diverse population and workforce, there are unique sociocultural backgrounds. Hence, analyzing the influence of the demographic variables on the EAP utilization in UAE serves as a clue to provide programs tailored to meet the workforce demands effectively.

Employee Well-being at Workplace

The stress among the employees has been increasing which impacts the business. As per Gallup's 2022 Workplace report, 44% of the respondents reported that they experience lot of stress. Similarly ⁴ComPsych conducted a poll (2021), in which 50% of the employers mentioned that the area of concern is to provide mental health support to the employees. Employee Well-being has become the necessity in any organization nowadays.

The UAE's leadership has already rolled out many initiatives to enhance happiness and well-being at work. For example, the National Programme for Happiness and Well-Being, a programme set up to further the UAE's vision of happiness and positivity, provides a holistic framework to help organisations create an upbeat working atmosphere. Community Initiatives, Government Initiatives, and International Initiatives are all part of this program that is aimed at Improving Employee Satisfaction. Moreover, the formation of the Happiness and Well-being Council reiterates the role of both positive public and private collaboration for the pursuit of happiness and well-being for all citizens. The UAE has put on effect, a Dh105 Million Mental Health Framework to report mental health issues in the workplace. The government has taken the initiative to spread the awareness, promote the necessity of mental wellbeing, educating the employees and enlightening the mental health literacy. ⁵During an episode of a podcast, Maqsood Kruse, Chairperson of the National Human Rights Institution emphasized that the private sectors must prioritize workplace wellbeing. He mentioned Mental Health as a national priority. In the same episode, Dr. Shaju George, a specialist in Psychiatry from International Modern Hospital, Dubai defined the red flags that requires immediate attention by the mental health professionals as Absenteeism, diminished performance at work with presenteeism, enhanced attrition rate, employees facing issues due to lack of sleep, illness, substance addiction and isolation. The HAYAT Program was launched by the Federal Authority for Government Human Resources to provide counseling and support services for federal government employees. They recognize the importance of considering employees' mental and emotional health, even if they work in high-stress environments. Confidential support and services speak to the employees' ability to deal with their own personal and professional

³ <https://www.linkedin.com/pulse/major-employee-stressors-banking-sectors-bijay-sharma-2pwke/>

⁴ <https://www.compsych.com/press-room/press-article?nodeId=009fcce1-bf27-4ce7-8d20-1d86508f2e03>

⁵ https://www.khaleejtimes.com/uae/uae-private-sector-workplace-mental-health-human-rights?_refresh=true

issues and to be able to manage a healthy work-life mixture. The UAE government has implemented new proposed legislative changes that support the National Wellbeing Strategy 2031 to help protect employee rights and promote a positive workplace culture. These changes include amendments to the UAE Labour Law that may protect employees from bullying, discrimination, and harassment. Amendments to maternity and parental leave are also included. These proposed legislative changes support the well-being of employees and demonstrate commitment to fostering a positive and inclusive workplace culture.

EAP serves as a commitment to achieve positive business outcomes. This contribution towards the employee well-being paves way to create a productive, healthier and safe work environment decreasing the risks. As per the annual report of Emirates Development Bank (EDB) in 2022, the bank established guidelines relating to engagement, diversity and inclusion, retention and wellness. This supported the branding of EDB in the UAE. The level of employee satisfaction reported an 86% score. Abu Dhabi Islamic Bank (ADIB) takes pride in providing its employees with the necessary support to help them determine the course of their careers. In terms of lowering stress and increasing motivation, productivity, loyalty and customer service, ADIB acknowledges that allowing employees to better balance work and home life can benefit both the company and the employees. Managers are dedicated to putting in place policies that support work-life balance, foster a positive work atmosphere and facilitate open communication about work-life issues. Flexible work schedule, generous paid annual leave and holiday allowance, paid maternity and paternity leave and special leave as needed are examples of these policies. For ADIB, it is crucial that workers have a balanced lifestyle outside of work, as well as a safe and healthy working environment. In order to achieve this, the bank has created and sponsored a variety of athletic and leisure programs for employees that offer top-notch facilities and training, as well as the chance to build new relationships with coworkers through competitive events and teamwork. Football, cricket, and chess are among these programs, and ADIB invites staff members to suggest other sports or leisure activities they would like to plan or participate in. In 2014, ADIB signed a contract granting its staff access to Brighton College's first-rate athletic facilities.

In spite of these high-level initiatives, research shows that stress in the workplace continues to be a major problem, particularly for workers in the private sector. A study by GCC McKinsey found that 66% of employees interviewed reported mental health challenges, including symptoms of anxiety, depression, or burnout caused by their work. Also, PSB Research conducted a quantitative online study which showed that the majority of full-time private sector employees in the UAE report burnout and mental health issues due to stressors related to their workplace.

Importance of Demographics in EAP

Research on workplace demography (Joshi et al. 2011), highlighted its effects at various levels - individual, group, and organization. It stated that most of the dissimilarity occurs through the relationship between multiple levels. Workforce demography may serve as a contextual moderator between individual demographics and well-being.

Demographics have a crucial role in the usefulness and design of Employee Assistance Programs (EAPs) for several reasons. Different demographic groups may face distinctive personal and professional challenges. Understanding these demographic differences allows EAPs to offer more targeted interventions, addressing the specific needs of diverse employees. EAPs that are sensitive to the cultural circumstances of employees can offer more significant and appropriate support. This is mostly important in diverse regions like the UAE, where employees come from various cultural backgrounds, and their expectations and needs for support may differ.

Demographic factors can affect the types of mental health and well-being concerns employees come through. As per the research by Bobbi Hartshorne (2011), it is evident that addressing workplace well-being challenges requires a nuanced approach that takes into account the diverse demographic composition of the workforce. While factors like age, ethnicity, gender, and parental or caregiving responsibilities are more apparent, job-related aspects such as income, tenure, seniority, and commute or travel demands also play a significant role in shaping employee health, well-being, and performance. All these elements, among others, should be carefully considered when designing an effective well-being improvement strategy.

Incorporating demographic analysis into EAP design confirms that the program is comprehensive, significant, and effective for all employees, enlightening overall organizational well-being and performance.

Demographics that impact the utilization of EAP

The investigations carried on till date have mainly focused on how Employee Assistance Program (EAP) services address immediate and long-term issues. Nevertheless, there is little understanding of how demographic factors, such as age, gender, or ethnicity, might impact the use of these services. Recent research (Amegayibor, Godson K., 2021) highlights that considering employee's age, level of education, the department and years of experience will assist employees to perform to a satisfactory level and increase in performance. Al Athamy (2015) described that apart from ethnicity, all other demographic variables such as Gender, Age, Level of Education, and Employment Type portrayed differences among the UAE respondents of e-governance.

A study in Illinois by Ceka, E. and Ermasova, N. (2021) demonstrated that female police officers have the feeling of stress due to unfair promotional opportunities and poor relationships with supervisor. Female police officers are hesitant to apply for EAP services. The findings highlighted that ethnicity is a vital predictor for the police officers' willingness to use EAP to relieve stress. Povernly and Dodd (2000) performed a follow-up study of a university EAP to examine differences in the evolution of the program. They noted that nine years after the initial examination of the EAP, the differences in use by gender, ethnicity and employee status had occurred. Examining the usage patterns of Employee Assistance Programs in the United States, Brodziaski, J. D., and Goyer, K. (1987) noted that there is a difference which is gender based. Women are more likely to self-refer than men, and women usually use the EAP for less life-related problems than men. Data from the Gallup Healthways Index and Gallup World Poll were analyzed to examine the relationship between demographic factors and worker well-being. The results showed that as the age of workers increase, they tended to report higher job satisfaction and lower levels of stress and negative emotions. While men and women reported similar levels of job satisfaction and overall well-being, women were more likely to experience negative emotions and stress.

Buck Global LLC's 2024 Well-being and Voluntary Benefits Survey researched both employers and workers to gauge employee well-being and how benefits effected different demographic groups. The surveying found that women rate their well-being lower than men on all aspects. The junior level employees express a higher demand for resources from the employers. Lower-income employees rank assistance for day-to-day expenses as precedence. The working parents focused on family-forming benefits, child care and education support. Coles (2019) argued that mental health stigma and lack of access to treatment paved way to the low rates of utilization among races. Moreover, this study found that females who are white and under 40 tend to utilize EAP services more than males. A recent survey (The Standard, 2020) of more than 2,000 employees across the U.S. indicated that employees are being uncomfortable with seeking mental health support from their employer because of work-related stigma from colleagues and supervisors. They had concerns with regard to confidentiality which could impact their employment. Researching on the demographic factors that affect Employees Participation in Well-being Program (Mohamed Bakhsh Baloshi, 2018) it was noted that there is positive relationship between Age, Years of experience, Educational Level and the Job Position of employees in an organization.

Tay, L et al. (2014) researched on the relationship between demographic factors and worker well-being. The results from their research pointed out that the increase in age factor was related with job satisfaction and decreased stress or negative effect at work. More women experienced stress and negative effects when compared with men. The ethnic/ racial groups showed less impact on well-being.

The study by Matthew T. Lee et al. (2022), explored demographic transformations across six domains: emotional health, physical health, purpose, character strengths, social connectedness, and financial security. Using a sample of 2,363 employees from a large U.S. employer, the study found that well-being generally improves with age. Gender results were similar, though women scored higher in character strengths and men in financial security. Striking racial and ethnic differences were observed, with Black and Hispanic employees excelling in some domains but lagging in financial security, while Asians reported higher well-being in nearly all areas compared to Whites.

OBJECTIVES

The goal of any organization is to attain better productivity and increase customer satisfaction levels. Employees, the valuable resources of the organization, play a vital part in attaining this goal. The employees of an organization bring alive the values and serve as representatives to the customers, clients and other stakeholders. Their well-being and engagement is dynamic for a business to have a continual success. A healthy and happy employee is an effective and

efficient employee. By emphasizing physical health, organizations can improve employee well-being, reduce sick leave, and increase productivity (Alameeri et.al, 2021).

Employers attempt to ignite the spirit of efficiency among employees by implementing innovative strategies like Employee Assistance Program (EAP). Procedural implementation of EAP in the organization will lead to employee satisfaction which will increase employee productivity, contributing to organizational growth. (N. Chellam and Divya D, 2022)

The UAE is blended with expatriates and local populations (Al Athmay, 2015) providing an incredible context for this research. Due to rapid developments and transformation in the banking sector, employees are inclined to demanding work conditions, longer working hours and significant performance pressures (Anadkat et al., 2023) leading to high-stress working environment. Exhausted employees reveal decreased job performance and quit their job (Wright and Cropanzano, 1998). To overcome these challenges in workplace the banks in UAE offer various EAPs. The UAE Cabinet in 2019⁶ formulated the National Strategy for Well-being 2031, to make the UAE a pioneer in terms of quality of life. This involved strategic objectives and initiatives focusing on well-being of individuals, society and the country.

Being from different cultures and traditions, employees in UAE can be influenced by their approach towards seeking help and handling services offered via EAP. Significant studies have been carried on to research on the impact of various demographic variables on EAP utilization. These include, but are not limited to, gender, age, grade levels, marital status, level of education and industry. Women employees often reported greater problems and use of support sources, such as friends, relatives, or religious counselors, compared to men. These differences in support use necessitates taking into account gender differences in studies of EAP utilization (Mantovani N et al., 2017). With regard to the marital status, Dunn (1996) found that job issues, depression, stress and anxiety were prominent interpreters of EAP usage for married employees, whilst single employees had only work related issues. Research in the field of educational levels is less. Whereas, educational level could be related to the level of awareness and knowledge of issues for which an EAP can provide solutions. This can lead to the usage of EAP services.

Though EAPs are prevalent in the corporate sectors since years, their implementation in the banking sector of UAE is a new development. Regardless of the growing execution of EAPs, there is a lack of research on identifying their effectiveness within the UAE banking sector. As per the review of literature, it was noted that there were less studies explaining the impact of demographic variables on EAP services. Most of them explained the influence of gender and age; whereas the other demographic variables such as, Ethnicity, Educational Level, Marital Status are lacking in a larger scale. To cope up the deficit in this area of literature, the study takes up the demographic variables Age, Gender, Nationality, Job Position, Job Tenure, Marital status, and Level of Education to analyze on EAP utilization among UAE Employees in banking sector. This leads to the progress of the study's key research questions and the subsequent hypotheses:

- Is there an impact of demographic variables on EAP utilization among UAE banking employees?

Hypotheses:

H1: There is a significant impact of Demographic variables (Age, Gender, Level of Education, Nationality, Marital Status, Job Position, Job Sector, and Job Tenure) on EAP utilization among banking employees in the UAE

H01: There is no significant impact of Demographic variables on EAP Utilization among banking employees in UAE

- How does the frequency of EAP usage impact employee satisfaction levels?

Hypotheses:

Ha: There is difference in the level of satisfaction across the different EAP usage groups.

H02: There is no difference in the level of satisfaction across the different EAP usage groups.

⁶ www.wam.ae/en/details/1395302766847

The findings from this study will provide information for Human Resource Professionals, Strategists, EAP Administrators, Researchers and Organizational Leaders in developing strategies to assure the wellness of employees.

METHODS

This research is a cross-sectional study which is of quantitative type. It used a survey-based approach to collect data. With UAE as the research setting, the data was collected from 62 banking sector employees by means of a structured questionnaire. Employees working in banking sector across the UAE who have access to EAPs were considered as the Target Population. Stratified random sampling was the technique used for sampling.

The questionnaire was distributed via Google Forms and the responses were tabulated. Descriptive Statistics was used to analyze the demographic variables. Chi-Square was used to determine the association between the demographic variables and EAP Utilization. ANOVA was used to identify if there is a difference in satisfaction based on how frequently employees use the EAP.

RESULTS

5.1 Reliability Assessment

The research used SPSS software for data scoring and analysis. To assess the reliability of the research instrument, Cronbach's Alpha was used, with values of 0.7 or above considered acceptable. As presented in Table 1, the calculated Cronbach's Alpha value exceeded 0.7, specifying the reliability of the instrument.

Table 1 - Reliability Statistics

Cronbach's Alpha	N of Items
.710*	11

5.2 Descriptive Statistics

Table 2 illustrates the statistics summary with respect to the demographic variables of the respondents. The data represents a workforce largely in the 30-49 years age range, predominantly female, with high educational qualifications (mainly Bachelor's and Master's degrees). Most are married (64.5%) and Emirati nationals (56.5%). The respondents are largely mid-level in terms of job position and primarily in the public sector, with a major percentage having a long job tenure. The awareness regarding the EAP services among the respondents is high (80.6%)

Table 2: Summary of Key Demographic Findings

Demographic Variable	Key Insights
Age	Majority (64.5%) aged 30-39
Gender	75.8% Female, 24.2% Male
Education	90.8% hold at least a Bachelor's degree
Marital Status	64.5% Married, 30.6% Single
Job Sector	62.9% Public, 37.1% Private
EAP Awareness	80.6% aware of EAP services

5.3 Inferential Statistics

5.3.1 Chi-Square Test

Chi-Square Test is applied to observe the association between the demographic variables and EAP usage. The significance values in Table 3 (Sig.) is essential for inferring the results. The Chi Square test used a significance level of 0.05 (or 5%) as the threshold for defining whether the results are statistically significant. This level indicates a 95% confidence interval, meaning that there is a 5% chance that the results occurred by random chance rather than due to the variables being studied.

If Sig. < 0.05: The null hypothesis is rejected.

If Sig. > 0.05: The null hypothesis is not rejected.

Table 3 – Hypotheses testing using Chi-Square

Demographic Variable	Sig Value	Hypothesis Testing Result	Interpretations
Age	0.207*	Greater than 0.05	There is no significant impact of Age on EAP utilization among banking employees in UAE
Gender	0.378*	Greater than 0.05	There is no significant impact of Gender on EAP utilization among banking employees in UAE
Educational Level	0.017*	Less than 0.05	There is significant impact of Educational Level on EAP utilization among banking employees in UAE
Nationality	<0.001*	Less than 0.05	There is significant impact of Nationality on EAP utilization among banking employees in UAE
Marital Status	<0.001*	Less than 0.05	There is significant impact of Marital Status on EAP utilization among banking employees in UAE
Job Position	0.220*	Greater than 0.05	There is no significant impact of Job Position on EAP utilization among banking employees in UAE
Job Sector	<0.001*	Less than 0.05	There is significant impact of Job Sector on EAP utilization among banking employees in UAE
Job Tenure	0.043*	Less than 0.05	There is significant impact of Job Tenure on EAP utilization among banking employees in UAE

5.3.2 ANOVA

ANOVA identifies whether there is a difference in the level of satisfaction based on how frequently banking employees use the EAP. It is inferred from Table 4 that the significance value is 0.002, which is below 0.05. Hence the null hypothesis is rejected. This represents that there is difference in the level of satisfaction across the different EAP usage groups.

Table 4 – Analysis using One-way ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.762	2	1.381	7.120	.002*

Within Groups	6.982	36	.194		
Total	9.744	38			

DISCUSSION

Based on the analysis and findings, various ideas can be offered into how the demographic variables might impact the employees. Providing customized EAP services aligning to the age related requirements of the main age group could elevate the level of satisfaction and usage rates. Gender-based preferences play a vital role in the marketing and structuring of EAP services. Higher educational background puts forth the necessity for specialized mental health services, career coaching and professional developments.

UAE has a multicultural environment. Thus there is a requisite for EAP services that respect and support diverse backgrounds. Furthermore, EAP must be culturally sensitive and accessible to both Emiratis and Expats. Family-oriented support services will help employees balance family and work. EAP focusing on stress management, team management and priority tasking will help employees in mid-level positions. The research indicates that EAPs are observed as equally appreciated across different ages, genders and organizational levels. It was noted in the study that the married employees were more likely to utilize EAP services compared to others. This underscores that they face more issues due to work-life balance, family based responsibilities, financial issues etc. imposing them to hunt for help through the EAPs. Family-centered EAPs can be introduced to provide a comprehensive package for the employees with families, aligning the services with specific requirements. Flexibility in EAP services must be implemented to increase the utilization. Providing virtual counseling, late hours, or the possibility of receiving services during off-hours, recognizes and supports the different schedules of married employees so that the service is more accommodating.

The study also puts forward that the public sector employees made use of EAPs more when compared to private sector employees. This difference may be because of the organizational culture, availability of resources, level of awareness, etc. Private sectors must take suitable steps to implement appropriate EAPs to enhance the work-life of the employees. Workplace Wellbeing is turning into an expectation rather than being a topic of discussion. The private sector must concentrate more on significant initiatives like flexible work scheduling, mental health policies, workshops and leadership training on how to manage emotions. The best method to engage leadership is by presenting the business value. When the sub-ordinates notice their managers prioritizing mental wellbeing and continued personal growth, it becomes a criteria to build a company's trademark. The private sector in the UAE should intensify in pace to keep with the efforts of the government initiatives at all times and not merely as a result of the fact that there is a rule, hence they have to do it. Proper communication channels and highlighting the confidentiality factor can enhance the EAP utilization rate in private sectors. These discussions serve as a base for improvising EAP by altering services to report the detailed needs highlighted by significant demographic variables. In-order to have more comprehensive and relevant EAP services, certain aspects have to be recommended.

- Offer resources in multiple languages or provide counselors familiar with different cultural backgrounds.
- Programs focused on relationship counseling and support for working parents can address key areas of need.
- Establish regular feedback mechanisms to measure employee satisfaction and identify growing needs for the EAP.
- Develop resources that cater to employees at various career stages.
- Private sectors must consider the EAP implementation as a mandate regulation.
- Proper communication channels must be developed so that the importance of EAPs reaches the employees of all cadres.

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