

## Factors Affecting Employee Engagement in Development Bank of Ethiopia

Tesfaye Tilahun

Lecturer, St. Mary's University, Addis Ababa, Ethiopia and a Ph.D. Candidate at the Department of Management, Faculty of Business and Economics, Bahir Dar University, Ethiopia.

### Abstract

Currently Employee Engagement becoming great issue for every company. In fact, employee engagement is considered to be the most powerful factor to measure an organization's strength and orientation towards superior performance for goal achievement. This study examined the factor affecting Employee Engagement in Development Bank of Ethiopia. The independent variable Employee Engagement is described by six dimensions. These are Job Characteristics, Reward and Recognition, Working Environment, Organization Support, internal locus of control and Supervisory Support. The research was blend of descriptive and causal research in design. A probabilistic sampling technique was employed to determine number of respondents. Hence, the data was collected from 244 employees of 10 districts offices and head office selected randomly by using a questionnaire. Both primary and secondary sources like annual report of the bank and EE survey of the bank were also used. Statistical package for social sciences was used in running the outcomes of the study. After checking the normality of the data, inferences were later drawn from results of Pearson's Correlation analysis to assess the relationship between independent and dependent variables. Furthermore, multiple regression analysis was employed to assess factor affecting EE. The responses of employees showed that the Employee engagement in the bank is poor. According to the finding a strong, positive and significant relationship was observed between dependent Variable and independent Variable. Among the six dependent variable (Job characteristic, Reward and Recognition, Perceived Organizational Support, Perceived Supervisor Support, working environment and Internal Locus of Control), Job characteristic was identified and concluded as the highest influence on employee engagement. Therefore, since the level of employees of the bank is not good the bank should focus on focus on the selected six variables especially on Job characteristic to improve the level of employee engagement as a bank.

**Key Words:** Employee Engagement, Job Characteristics, Recognition, Reward, Working Environment

## 1. INTRODUCTION

### 1.1. Background of the Study

The world is in a time when a new economic paradigm characterized by speed, innovation, short cycle times, quality, and customer satisfaction is highlighting the importance of intangible assets particularly an engaged human capital. This rapidly changing business environment is increasingly forcing organizations to look for obtaining an engaged work force as unique source to build a sustainable competitive advantage and fulfil their vision. Thus, having an engaged human resource is deemed to be the most important source of competition to win in the market.

Due to rapid globalization, CEOs, Human Resource Development (HRD) and the business leaders have realized that employee talent is the key to their growth. However, one of the toughest challenges confronting the management is, ensuring that their employees' do their job, when checked every day, they not only do it physically but also mentally and emotionally (Bedarkar& Pandita, 2014). In other word, the employer needs to ensure that their employees are fully engaged at work.

Many writers have argued that employee engagement can lead to enhanced performance and key driver of individual attitudes, behavior, and performance (Saks, 2011). Studies of employee engagement have consistently found that almost all workers are engaged when they begin a job, but the proportion of engaging employees decreases dramatically after that (Marrelli, 2011). Marrelli (Ibid) suggested that managers play a key role in building employee engagement and thereby driving high employee performance.

Every organization wants to gain competitive advantage and for that employee engagement is the best tool for achieving it. In fact, employee engagement is considered to be the most powerful factor to measure a company's strength and orientation towards superior performance. EE also involves creating the prospect for human resources to attach with their managers, colleagues and organization. (Baumruk, 2004). Employee engagement has emerged as a critical driver of the organization, and it practically affects the employee morale, productivity, reason for retaining and also individual satisfaction (Sanborn & Oehler, 2014). Saks (2011) and Andrew & Sofian (2012) mentions that employee engagement is a key driver of individual attitudes, behavior, and performance as well as organizational performance, productivity, retention financial performance, and even shareholder return.

Employees are critical for the achievement of organizational goals and therefore, managers must consider the engagement of employees as a critical matter for service quality and work performance. In order to create an environment for employee satisfaction and engagement, it is also vitally important to know which factors most affect employee engagement (Heartfield, 2012). As it was indicated by the title of this study, the main focus of this paper was to determining factors that predict EE; the researcher was introduce the factors that have been selected as antecedents in predicting EE. Although there is little empirical research on the factors that predict employee engagement, it is possible to identify a number of potential antecedents from Kahn's (1990) and Maslach et al.'s (2001) model. Based on this model the researcher has selected four of the antecedents of EE, namely, job characteristics, reward and recognition, perceived organizational support and perceived supervisory support. The fifth factor, i.e. working environment, has been taken from the study of Brid (2015) focused on examining the key drivers of employee engagement in a declining outsourcing company. The final factor, internal locus of control, was taken from the study conducted by Jacqueline (2014). These six factors are defined at the end of this section and further described in detail in the next section.

Development Bank of Ethiopia (DBE) is spending time and money on programs, processes, and factors that will enhance its service delivery for better customer satisfaction. For the last two decades DBE has been deployed different change initiatives that enhanced its service delivery in fulfilling the different needs and requirements of customers as well as the country. Besides, DBE laid a lot of emphasis on provision of quality service to its customers, but there is challenge here is to create an engaged employee who can facilitate that endeavor. The EE survey (2018) undertaken in the bank reported that 11.8% of the DBE employees felt engaged. This implies that even if there are a lot of change initiatives in the bank under study, the level of EE is very low, that motivated the researcher to study the factors that affect the level of employee engagement in the bank.

## **1.2. Statement of the Problem**

In recent times, Employee Engagement has joined contemporary literatures in HRM and thus has become a critically important ingredient in maintaining affective and behavioral domains of the human side of management. EE affects the quality of service in banks with a consequent effect on customer satisfaction and ultimate performance of the organization. Therefore, many organizations strive to create high engagement amongst their employees. Engaged employees demonstrate attributes such as loyalty, trust and commitment to their organization. When employees engage with

their work, they are more creative and innovative and offer advances that allow companies to evolve positively over time with changes in market conditions (Baumruk, 2004).

In the best organizations, employee engagement transcends a human resource initiative, because it is the way they do business. Employee engagement is a strategic approach supported by tactics for driving improvement and organizational change (Schaufeli & Bakker, 2004). The best performing companies know that developing an employee engagement strategy and linking it to the achievement of corporate goals will help them win in the marketplace (Gallup, 2010). The study conducted by Barman (2004) found out that employee engagement leads to discretionary efforts which ultimately resulted in work excellence. The study has confirmed the proposition that engagement and work excellence of employees are closely associated with drivers of engagement which can positively influence the employee's effort for achieving work excellence (Barman, 2004). Most of the studies carried out on EE were limited in western countries. There are so many evidences that it is not well studied in Africa. Gibbons (2006), from the review of the abstract of more than 20 research works previously done on work engagement, surprisingly; neither of them was conducted in Africa. During the past two decades, though there is an increasing contribution in human resource consulting agencies on the concept of employee engagement, yet there is a shortage of academic studies on that construct, especially in emerging economies (Maha, 2015). It is one of the purposes of this research to fill this gap by studying employee engagement in Development Bank of Ethiopia in particular, and contribute to the knowledge of employee engagement in the banking industry and in Ethiopia at large.

According to Gallup (2013), global EE survey depicted that for Middle East and North Africa (MENA) and for sub-Saharan regions, the level of EE at work place is only 10%, which is very low as compared with the USA and Canada which as 29%. The consequent cost implication due to this unproductive labor force is huge on the overall economic performance of these nations, which deserved a thorough study on the factors that affect EE and also look for possible remedial action to be taken to improve this situation.

Regarding Ethiopian case, there was a research performed on the CBE by Derara (2014). In this research, Derara came up with the result that indicates Job Characteristics, Reward and Recognition, perceived organizational support and Organizational Justice are significant factors that determine EE, whereas, demographic factors, such as gender, educational level, or years of service in the bank didn't have any impact on employee engagement. However, the earlier studies conducted in this are including Derara (2014), fail to include most important factors such as: working environment, perceived supervisor support and internal locus of control. In this regard, the researcher is interested to include these factors and analyzed same for the case under consideration.

#### **1.4. Research Questions**

This study answered the questions of bank management how to adequately sustain or increase employee engagement of the DBE. As a result, the study has attempted in answering the following research questions:

- ✓ Do Job Characteristics have an effect on employee engagement?
- ✓ What is the effect of reward and recognition on employee engagement?
- ✓ How does perceived organizational support affect employee engagement?
- ✓ How does perceived supervisor support affect employee engagement?
- ✓ What is the effect of working environment on employee engagement?
- ✓ Does internal locus of control have an effect on employee engagement?
- ✓ Which one of the factors significantly affected employee engagement?

## **1.5. Objectives of the Study**

### **1.5.1 General objective**

The main objective of the study is to examine factors affecting employee engagement at the case of Development Bank of Ethiopia.

### **1.5.2 Specific objectives**

The specific objectives of the study focused on individual factors that affect employee engagement stated as follows;

- ✓ To investigate the effect of job characteristics on employee engagement.
- ✓ To measure the effect of rewards and recognition in predicting employee engagement.
- ✓ To examine the effect of perceived organizational support in predicting employee engagement.
- ✓ To investigate the effect of perceived supervisor support in predicting employee engagement.
- ✓ To examine the effect of working environment in predicting employee engagement.
- ✓ To analyze the effect of internal locus of control in predicting employee engagement.
- ✓ To identify most significant determinant factor of employee engagement.

## **1.6. Research Hypothesis**

To provide answers to the research questions the following hypotheses was tested in this research.

**H1:** Job characteristics have significant effect in predicting employee engagement.

**H2:** Rewards and recognition has significant effect in predicting employee engagement.

**H3:** Perceived Organizational Support has significant effect in predicting employee engagement.

**H4:** Perceived Supervisor Support has significant effect in predicting employee engagement.

**H5:** Working Environment has significant effect in predicting employee engagement.

**H6:** Internal Locus of Control has significant effect in predicting employee engagement.

## **1.7. Significance of the Study**

This research is helpful for the following reasons:

Firstly, studies made so far in Ethiopia with the objective of examining factors affecting employee engagement are very scanty. As a result, the study will make contributions towards the area of factors affecting employee engagement in general and for the case of DBE in particular. Secondly, it will give stakeholders the opportunity to gain deep knowledge about the factors that affect Employee Engagement in the case bank. Thirdly, the study draws some conclusions and identifies the major factors affecting Employee Engagement in Development Bank of Ethiopia. Thus, it will give signal to the management of the bank in particular and policy makers in general to focus on the main factors affecting Employee Engagement. Furthermore, the researcher is believed, the study will contribute benefit for both academicians and other practitioners by serving as a supportive document. Researchers on the area can use the results of this study for their further investigation and explore the issue or in different companies, organizations, institutions and industries.

## **1.8. Scope of the Study**

There are various authors and researchers that proposed different drivers of EE, which include a wide range of factors (Kahn, 1990; May et al., 2004; Saks, 2006) and it is difficult to best conceptualize factors affecting of EE. This study however, focused only on main six factors of EE, which are job characteristics, rewards and recognition, perceived organizational support and perceived supervisor support, working environment and internal Locus of Control. The study also limited itself on employees of DBE head office and Districts. However, the recommendation will provide by the study will be used for all branches of the bank across the country to have insight on factors of EE in the Bank.

## **2.2. Theoretical Review**

### **2.2.1. Employee Engagement**

Employee engagement has been defined differently by different researchers as well as human resources practitioners and scholars. Each definition reflects the author's specific conceptual of the construct. According to Kahn (1990) people draw upon themselves to varying degrees while performing work tasks and they can commit themselves physically, cognitively, and emotionally in the various roles they perform. Or, they may choose to withdraw and disengage from their work roles and work tasks. Results of Kahn's study suggest that there are three psychological conditions that shape how people perform their roles -- meaningfulness, safety, and availability. Kahn's identification of the three psychological conditions now serves as a framework for the study of employee engagement.

Kahn (1990) describes the state of meaningfulness as one in which workers feel worthwhile, useful, and valuable, and that they are making a difference and are appreciated for the work they do. Safety is described as an environment in which people feel an ability to act as what would be normal for the individual without fear of negative consequences. Safety is found in situations in which workers trust that they will not suffer because of their engagement with their work and where they perceive the climate to be one of openness and supportiveness. Availability is defined by Kahn (1990) as the sense of having personal, physical, emotional, and psychological means with which to engage with their job tasks at any particular moment. The definitions of employee engagement that the current author found are similar to those of Shaufeli et al. (2002), May et al. (2004) and Saks (2006). Employee Engagement is defined as the level of commitment, involvement and passion as a positive, fulfilling work related state of mind that is characterized by vigor, dedication and absorption' (Shaufeli et al., 2002). Shaufeli et al., 2002, further state that engagement is not a momentary and specific state, but rather, it is "a more persistent and pervasive affective-cognitive state that is not focused on any particular object, event, individual, or behavior".

The researcher, based on the objective of this study, operationalized the definition of engagement which is more than simply job satisfaction. It can best be described as a harnessing of one's self to his or her roles at work. In engagement, people express themselves cognitively, physically, and emotionally while performing their work roles (Kahn, 1990). According to employee engagement has become a widely used and popular term in most of business organizations. However, most of what has been written about employee engagement can be found in practitioner journals where it has its basis in practice rather than theory and empirical research. In Robinson et al. (2004) view, even if there has been surprisingly little academic and empirical research on a topic, but EE has become so popular. As a result, employee engagement has the appearance of being what some might call, "old wine in a new bottle."

Furthermore, Kahn (1990) defines personal engagements as the harnessing of organization members' selves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performances. Personal disengagement refers to "the uncoupling of selves from work roles; in disengagement, people withdraw and defend themselves physically, cognitively, or emotionally during role performances". Thus, according to Kahn (1990, 1992), engagement means to be psychologically present when occupying and performing an organizational role. According to Rothbard (2001) as cited in Saks (2006), "Engagement is a psychological presence, but goes further to state that it involves two critical components: attention and absorption". Attention refers to "cognitive availability and the amount of time one spends thinking about a role" while absorption means "being engrossed in a role and refers to the intensity of one's focus on a role."

Analyzing both academic and practitioner understandings of employee engagement could add to the knowledge of how employee engagement is understood as well as whether or not employee



engagement is a meaningful concept and warrants further academic research to strengthen its theoretical foundations and practical application in the organization.

### **2.2.2. Theory of Employee Engagement**

The strong theoretical rationale for explaining employee engagement can be found in Social Exchange Theory (SET) to Saks (2006). The SET provides a theoretical basis of why employees determine to become more engaged or less engaged in their work. According to SET, responsibilities are created through various interactions of the parties who are interdependent with each other. SET is basic tenet holds that relationships gradually develop into trusting, loyal, and mutual pledges on the condition that the parties to the pledge follow rules of exchange. Therefore, one way for employees to repay their organization is through their level of engagement. In other words, the level of employee engagement depends on the advantages they receive from the organization.

Showing dedication to one's work in large amounts of cognitive, emotional, and physical resources is a perceptive way for employees to show their appreciation to their organization's services. SET states that individuals having a strong exchange ideology are more inclined to feel obliged to return the organizational benefits that they receive. Hence, it can be stated that the link between different predictors and engagement may be stronger for individuals possessing a strong exchange ideology. As we see, employee engagement consists of a psychological and emotional connection between employees and their organization which could be turned into negative or positive behavior at work and the organization plays the main role of engagement (Saks, 2006).

### **2.2.3. Consequence of Employee Engagement**

Saks (2006) has defined the consequences of employee engagement in the following manner:

- A. Job Satisfaction: is widely researched construct, is defined as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences. It has been found that while the relationship between job satisfaction and performance is weak at the individual level, but is stronger at the aggregate level.
- B. Organizational Commitment: is also differs from engaging in that it refers to a person's attitude and attachment towards their organization. Engagement is not an attitude; it is the degree to which an individual is attentive and absorbed in the performance of their roles.
- C. Intention to Quit: Intention to quit includes basically the reasons why employees are going to quit the job, and what factors made the employee to leave the organization. The engaged employees do not frequently quit the job.
- D. Organizational Citizenship Behavior (OCB) involves voluntary and informal behaviors that can help co-workers and the organization, the focus of engagement is one's formal role performance rather than extra-role and voluntary behavior.

### **2.2.5. Factors that Predict Employee Engagement**

Although there is little empirical research on the factors that predict employee engagement, it is possible to identify a number of potential drivers from Saks (2006) and Maslach et al., (2001) model. The literature is unclear as to which variables are the strongest predictors. Therefore, variables for this study were chosen by reviewing the limited data that are available regarding employee engagement.

#### **A. Job Characteristics**

Jobs that are high on the core job characteristics provide individuals with the room and incentive to bring more of themselves into their work or to be more engaged (Kahn, 1992). This is based on Hackman & Oldham's (1980) as cited in Saks (2006), "job characteristics model and in particular, the five core job characteristics (i.e. Skill variety, task identity, task significance, autonomy, and feedback)". According to Greg (2010) the five "core" job characteristics are described as follows:

- Skill variety is the degree to which the job requires a variety of different skills and talents of the person.
- Task identity is the degree to which the job requires doing a whole and identifiable piece of work from beginning to end.
- Task significance is the degree to which the job has a substantial impact on the lives of other people, whether those people are in the immediate organization.
- Autonomy is the degree to which the job provides substantial freedom, independence, and discretion to the individual in scheduling the work and in determining the procedures to be used in carrying it out.
- Job-based feedback is the degree to which carrying out the work activities required by the job provides the individual with direct and clear information about the effectiveness of his or her performance.

Based on Sake (2006) from the perspective of SET, one can argue that employees who are provided with enriched and challenging jobs will feel obliged to respond to higher levels of engagement.

### **B. Rewards and Recognition**

People vary in their engagement as a function of their perceptions of the benefits they receive from a role (Kahn 1990). According to Sake (2006), a sense of return on investments can come from external rewards and recognition in addition to meaningful work. Therefore, one might expect that employees' will be more likely to engage themselves at work to the extent that they perceive a greater amount of rewards and recognition for their role performances. Moreover, Maslach et al., (2001) have also suggested that while a lack of rewards and recognition can lead to burnout, appropriate recognition and reward is important for engagement. In terms of SET, when employees receive rewards and recognition from their organization, they will feel obliged to respond to higher levels of engagement.

### **C. Perceived Organizational Support**

Psychological safety, according to Kahn (1992), involves a sense of being able to show and employ the self without negative consequences. An important aspect of safety stems from the amount of care and support employees perceive to be provided by their organization as well as by their direct supervisor. In fact, Kahn (1990) found that supportive and trusting interpersonal relationships as well as supportive management promoted psychological safety. Supportive environments allow members to experiment and to try new things and even fail without fear of the consequences (Kahn, 1990). Social support is also one of the conditions in the Maslach et al. (2001) model and a study by Schaufeli & Bakker (2004) found that a measure of job resources that includes support from colleagues predicted engagement. A lack of social support has also consistently been found to be related to burnout (Maslach et al., 2001). This is to mean, employees' who have higher POS might become more engaged to their job and organization as part of the reciprocity norm of SET in order to help the organization reach its objectives (Rhoades et al., 2001).

### **D. Perceived Supervisor Support**

When employees believe that their supervisor is concerned about them and cares about their well-being, they are likely to respond by attempting to fulfill their obligations to the organization by becoming more engaged. In addition, because employees tend to view their supervisor's orientation toward them as indicative of the organization's support (Rhoades & Eisenberger, 2002), PSS is also likely to be an important predictor of employee engagement. In fact, a lack of support from supervisors has been found to be an especially important factor linked to burnout (Maslach et al., 2001). According to Bates (2004), as cited in Saks (2006) "first-line supervisors are believed to be especially important for building engagement and to be the root of employee disengagement".

The single most important factor to drive employee engagement and retention is the immediate manager working relationship with his/her employees. Good management is critical to the success of retaining and engaging employees and vice versa. Best People Managers are competent in informing employees of what is required and expected from them, providing feedback on their performance, providing opportunities for their development, delegating appropriate levels of responsibility and setting priorities. They are approachable, fair, good listeners (Baumruk, 2004).

### **E. Working Environment**

Studies conducted by Islam & Shazali (2011) show that physical working environment leads to better service to customers and achieve higher output. These studies also reveal that the working environment comprise good culture, working with a good team, good boss, physical surrounding, job security, sustainable compensation package, availability of food and drink in the workplace. High performance teams enrich engagement through factors, including talent, team climate, collective pride, leadership, purpose, team ethics, and team bonding (Bhogle & Bhogle, 2011). Towers Perrin study (2003) shows that most important driver of engagement is senior management's interest in employee wellbeing.

According to Kemsley (1991) as cited in Saks (2006), "The working environment has much to contribute towards the provision of better service to the customers and employees; and this is seen as an important aspect of the internal culture in creating the atmosphere in which the relationship can flourish". As per Islam & Shazali (2011), a favorable working environment, such as working with a good team, having a good boss, and liking the physical surroundings in the workplace, is a contributory factor in motivating the workforce towards higher output. Indeed, job security, a sustainable compensation package, and the availability of food and drink in the workplace, are also considered to be principal indicators of a favorable working environment. The presence of all these factors in the workplace could gear up the morale of workers and contributes to increased manufacturing productivity.

According to Deci & Ryan (1987) as cited in Saks (2006) suggested that "management which fosters a supportive working environment typically displays concern for employees' needs and feelings, provides positive feedback and encourage them to voice their concerns, develops new skills and solve work related problems". According to Robinson (2006), employee engagement can be achieved through the creation of an organizational environment where positive emotions such as involvement and pride are encouraged, resulting in improved organizational performance, lower employee turnover and better health. A similar view was given by May et al., (2004) and Rich et al., (2010). Therefore, a meaningful workplace environment that aids employees for focused work and interpersonal harmony is considered to be related to employee engagement.

### **F. Internal Locus of Control**

According to a study conducted by Srivastava (2009) said that "locus of control is a theory that states that individuals have either an internal locus of control or an external locus of control". Furthermore, locus of control is the theory that individuals perceive the world from either an internal or external locus of control. Those with an internal locus of control feel that they have the power to change their circumstances as a result of their own behavior. Those with an external locus of control feel powerless and assume that what happens to them is a result of the decisions others (supervisors) make (Jacqueline 2014).

Myers (2014) suggested that individuals are more comfortable in job situations where the locus of control to which they are most familiar with in the actual work environment. Additionally, managers with internal locus of control are more supportive and involved than managers with external locus of control. On the other hand, individuals with external locus of control are generally prone to stress and depression and may exhibit dysfunctional behaviors. Moreover, employees with an internal



locus of control generally enjoy more jobs satisfaction than those with external locus of control, as those with an internal locus of control have less role conflict, ambiguity, and overload, all of which contribute to stress. Further, employees with an internal locus of control are largely social and considerate as well as skilled at influencing others more than those with an external locus of control. (Qiang et al., 2010).

### **2.3. Empirical Reviews on Employee Engagement**

In this section of the study relevant studies that had been previously performed in the area have been reviewed and their major findings and gaps observed was described briefly. The study of Brid (2015) focused on examining the key drivers of employee engagement in a declining outsourcing company in Dublin, Ireland and contributed to the knowledge of employee engagement in declining companies. He said that it is important to monitor employee engagement at every stage of the company lifecycle. His research was conducted on five key drivers of engagement, namely, Leadership, Communication, Organizational Support, Learning and Development and Working Environment. Their influence on employee engagement was strongly supported by the survey's findings. Results revealed that only half of the respondents were engaged and there was considerable scope for improvement. From the results of the survey, he found out that, respondents placed a strong emphasis on feeling safe in the work environment by having close working relationships with their line manager and colleagues without fear of negative consequences, during the decline period. The other important factor he found out in influencing engagement levels was opportunities for development, together with having both upward and downward communication between leadership and employees.

In the study of Abubaker, (2002) focused on examining the factors influencing employee engagement in the financial sector of Malaysia, which focused on three main concepts i.e. empowering leaders' behavior, high performance work practices (HPWP) and the possible role of one's faith EE. The study findings suggested that empowering leadership behavior – showing concern, participative decision making, leading by example, coaching and communicating – have the largest effect on employee engagement. Employees experience a significant level of engagement when their leader shows concern. Empowering leadership behavior will significantly impact employee engagement among employees in the financial sector in Malaysia. Hence, empowering leadership behavior plays a significant role in engaging employees at work. On the other hand, Abubaker (2002) also identified that religiosity play a crucial role in engaging employees at work among the Malaysians' Muslims. Religiosity acts as self-control and when the going gets tough, faith helps believers to self-regulate. Therefore, when work is viewed as a moral obligation and self-enhancement, the development of employee engagement seems encouraging. Since the majority of the sample included in the study were Malay Muslims, which may have negatively affected the finding and made it difficult to identify if there is any distinctive pattern of HR practices among different religious groups in Malaysia. The findings were also focused only on empowering leaders' behavior, high performance work practices and the possible role of religiosity, which did not incorporate other employee engagement factors, like perceived supervisory and organizational support and internal locus of control.

The work of Kumar (2011), in Odisha, India focuses on various factors which lead to employee engagement and what should company do to make the employees engaged. He suggested that proper attention on engagement strategies will increase the organizational effectiveness in terms of higher productivity, profits, quality, customer satisfaction, employee retention and increased adaptability. Employee engagement develops positive attitude among the employees towards the organization.

Kumar (2011), also emphasized that organization should recognize employees, more than any other variable, as powerful contributors to its competitive position. Engaged employees can help their organization achieve its mission, execute its strategy and generate important business results.

Therefore, employee engagement should be a continuous process of learning, improvement, measurement and action. Kumar (2011), also provides a noteworthy implication for practitioners that organizations with higher levels of employee engagement outperform their competitors in terms of profitability. Engaged employees give their company's crucial competitive advantages—including higher productivity, customer satisfaction and lower employee turnover.

There are a number of factors which influence employee engagement, according to Kumar (2011), these are Recruitment, Job Designing, Career Development Opportunities, Leadership, Empowerment, Equal Opportunities and Fair Treatment, Training and Development, Performance Management, Compensation Health and Safety, Job Satisfaction, Communication, Family Friendliness. In this study satisfaction is considered as a factor that affect EE, unlike the study of Sake (2006); where Job Satisfaction is considered as a consequence of EE, by defining it as a pleasurable emotional state resulting from the appraisal of one's job. According to Gill et al., (2010), as cited in Kumar (2011), "Job Satisfaction is the positive feelings employees enjoy when they are recognized for having achieved goals in line with their own values". In line with the study conducted by Sake (2006), this research used Job Satisfaction as a consequence of EE.

According to Maha (2015), even if there is an increasing contribution on the concept of employee engagement, there is a shortage of academic studies on that construct in emerging economies. Maha (2015), study was aimed at identifying the key drivers of employee engagement within the Egyptian banking sector based on social exchange theory (SET). The study finding indicated that leadership and organizational justice were the most significant drivers of employee engagement. In addition, compensations and benefits, policies and procedures and training and development were also determined as predictive variables of employee engagement.

Maha (2015) also argued that the concept employee engagement should not be regarded as another HR strategy. Organization and employees are both dependent on each other to fulfill their goals and objectives. Therefore, employee engagement should not be understood as a onetime exercise but needs to be part and parcel of the business DNA for the success story of any company. Engaged employees can help their organization achieve its mission execute its strategy and generate important business results. Therefore, organizations today should actively look forward to fulfilling employee's expectations and thus, create an impact on the performance of employee, which directly affects the organization's performance. As a limitation it is found out that, since the study is based on a small number of employees working in the Egyptian banking sector, it is short coming is generalizing the results of the study for other sectors. According to Sandeep et al., (2008) employee engagement has become a hot topic in recent years. Despite this, there remains a scarcity of critical academic literature on the subject, and relatively little is known about how employee engagement can be influenced by management. The review of the different literature indicates that there are more employees who are disengaged or not engaged than there are engaged employees. Despite this, many organizations believe that engagement is a dominant source of competitive advantage. Results from research organizations and corporate results have demonstrated that there may be a strong link between engagement, employee performance and business outcomes. Recent research in the UK and other countries shows that there are more disengaged employees than there are engaged employees in today's organizations.

Based on Gallup's new 142-country study (2013), the State of the Global Workplace accounts only 13% of employees worldwide are engaged at work. In other words, about one in eight workers -- roughly 180 million employees in the countries studied are psychologically committed to their jobs and likely to be making positive contributions to their organizations. The bulk of employees worldwide, 63% are "not engaged," meaning they lack motivation and are less likely to invest discretionary effort in organizational goals or outcomes. And 24% are "actively disengaged," indicating they are unhappy and unproductive at work and liable to spread negativity to coworkers.

In rough numbers, this translates into 900 million not engaged and 340 million actively disengaged workers around the globe where the study carried out.

The low levels of engagement among global workers continue to hinder gains in economic productivity and life quality in much of the world. Engaged Workers are most common in U.S. and Canada (29%), actively disengaged in MENA (Middle East and North Africa) and sub-Saharan Africa i.e. on the average 34%. However, in the same report (Ibid) it is indicated that, low workplace engagement offers an opportunity to improve business outcomes. Regardless of region or industry, businesses seeking to adapt to rapidly changing global economic conditions must learn how to maintain high-productivity workplaces and grow their customer bases in widely varying social, cultural, and economic environments. Through focusing on Cooperative Bank of Kenya, Mokaya & Kipyegon (2014), studied the determinants of Employee Engagement in the Banking Industry and used an explanatory research approach method, by considering sample of 214 respondents from 496 employees. Mokaya & Kipyegon (2014), used primary data questionnaire and analyzed the result using descriptive and inferential statistics. The study result shows that Employee engagement was significantly affected by performance management system, personal development and growth, workplace recreation, and compensation package. Their finding revealed that a single unit increase in workplace recreation increases employee engagement by 0.09, personal development and growth by 0.219, performance management system by 0.386.

Furthermore, remuneration package by one unit would increase employee engagement by and 0.389 units. Their justification regarding to remuneration package is associated with banks basic salary was reasonable as noted by majority of the respondents and they were being remunerated adequately for their efforts, and that the pay and benefits were commensurate with their skills and experience. Regarding to work place, psychological and social fulfillment can determine their employees are motivated to stay, carry out, and contribute to organization success. Furthermore, their finding shows that low engagement and job satisfaction can contribute to multiple organizational problems and have been associated with increased levels of turnover and absenteeism, adding potential costs to the organization in terms of low performance and decreased productivity.

The study performed in Commercial Bank of Ethiopia by Derara (2014) argued that the research was the first of its kind, specifically determinants of employee engagement in the field of human services in Ethiopia. The study helped in determining factors affecting EE, generally in banking industry, and more particularly in CBE. The results of the study indicated that there were no differences in engagement scores for males and females, for education level, or for years of service in the bank. On the other hand, Job characteristics, Rewards and Recognition, Organization Justice, Perceived Organizational Support have a significant effect on Employee Engagement at CBE. Moreover, POS has got the highest effect on predicting Employee engagement. However, Derara (2014) did not include some of the factors that might have significant effect in determining employee engagement at Commercial Bank of Ethiopia. These factors may include perceived supervisor support, working environment and internal locus of control. Considering firm-customer interactions, appropriate analysis of customer data and customization of response (Mukerjee & Singh, 2009). Mokaya & Kipyegon (2014), used primary data questionnaire and analyzed the result using descriptive and inferential statistics. The study result shows that Employee engagement was significantly affected by performance management system, personal development and growth, workplace recreation, and compensation package. Their finding revealed that a single unit increase in workplace recreation increases employee engagement by 0.09, personal development and growth by 0.219, performance management system by 0.386.

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## 2.8. Conceptual Framework of the Study

Based on the overall review of related literatures and the theoretical framework, the following conceptual model in which this specific study is governed was developed.

*Figure 2.1: Conceptual Framework of the Study*



Source :( Adopted from Sake, 2006)

### 3. RESEARCH METHODOLOGY

#### 3.1 Research Design

In order to answer the research questions and achieve the stated objectives, the study used a combination of descriptive and casual research designs. As it is clearly indicated in chapter one the research questions are all about examining the factor affecting employee engagement in case bank. Therefore, in order to analyze the existing situation under consideration, descriptive research design was employed. On the other hand, the researcher also used a Causal research was designed to collect raw data and create data structures and information that allow the decision maker or researcher to model cause-and effect relationships between two or more decision variables (Hair et al., 1998). The study employed both qualitative and quantitative data. The quantitative data was collected to find out the practice of employee engagement and the effect it would have on bank efficiency. The quantitative data was collected and analyzed in order to elaborate the quantitative results obtained in the analysis. The qualitative data are those collected through interview whereas quantitative data are the objective items which were collected through questionnaires. The researcher also used a cross sectional survey because the data was collected at one point in a time to compare the factor affecting employee engagement variable of the case bank. Cross sectional design is a study in which various segment of population are sampled at a single point in a time. (Zikmend, 2003).

#### 3.3. Population, Sample Size and Sampling Techniques

According to Kitchenham (2002), population represents the group or the individuals to whom the survey applies. In other words, populations contain those group or individuals who are in a position to answer the questions and to whom results of the survey apply. Development bank of Ethiopia currently has 112 branches in Ethiopia including districts and head office. All branches of the bank are not on the same level in all aspects of the bank operation. On the bases of loan limitation, type of bank services and number of employees from higher level to lower level; the bank is classified as head office (corporate level), Districts and under each districts there are different branches of the bank which are graded as A, B and C branches. Thus, in the current study the populations include employees of ten district offices and head office. This is done from the fact that district and corporate levels workers have relevant information related to the research input. Therefore, the total populations of the bank in the study area (10 districts and head office) were 623 employees.

The total populations of in the study areas or head office and districts of the bank are 623 employees. It is very expensive in terms of money and time to collect data from all these employees, so that the researcher has to determine sample which is representative for the total population. Uma Sekarar (2003) provides a simplified formula to calculate sample sizes of finite population, which is used to determine the sample size for this particular study. A 95% confidence level is assumed for this formula to determine the sample size, at  $e=0.05$  and the sample size is determined by the following formula.

$$n = \frac{N}{1 + N(e)^2}$$

where 'n' is the required sample size,

N is the population size and

e is the level of percision

Applying the above formula,  $n = \frac{623}{1+623(0.05)^2} = 243.59 = 244$  rounding to nearest integer. Therefore the sample size for this research 244 employees of Development Bank of Ethiopia. Therefore, samples of 244 employees were made ready for questionnaires.



### **3.4. Types of Data and Instruments of Data Collection**

The study used primary and secondary data source. The primary data collected from sampled employees of the bank working at head office and the districts located in different parts the country. Here, the relevance of the primary source in the study is to find out the factor affecting employee engagement of the bank. Both qualitative and quantitative data. Secondary data was collected from the annual report and employee engagement survey of the bank to get the necessary input for the study.

The main tool for data collection was the questionnaire. A questionnaire is a formalized set of questions for obtaining information from respondents that translate the researcher's information needs into a set of specific questions that respondents are willing and able to answer. In this study with a certain modification the popular five scale standard questionnaire prepared by Swami Nathan (2004) was used. The researcher was prepared closed-ended questionnaires and structured interviews. Closed-ended questionnaires were prepared by considering selected EE dimensions.

### **3.4. Data Collection Techniques**

A self-administered, structured questionnaire was used to gather data from selected sample employees. The researcher was formally requested permission from the bank for the study. Then after getting permission, distribution and collection of questionnaires and interviewing of the sampled population was made by the researcher as per the schedule. The tools used to collect the data from respondents were questioner. Since the districts office are located out of Addis Ababa questionnaires were made through the bank internal network.

### **3.5. Methods of Data Analysis**

After collecting data from primary sources, it was appropriately checked. In addition to that in-house editing was made by the researcher to detect errors committed by respondents during completing the questionnaires. Then the edited data was coded and manually entered in to the computer. In the study both qualitative and quantitative methods of data analysis techniques were employed. Analysis of data in this research was done by using statistical tools like frequency, mean, standard deviation, correlation and multiple regressions. A descriptive analysis was also used for demographic factors such as gender, age, marital status, educational level, and for how long has been the employees served in the case bank.

In the study six (6) hypotheses were analyzed using methods of statistical inference. Pearson Correlation analysis was conducted to test the existence of significant relationship between the selected employee engagement variables. Then, the multiple regression analyses were also conducted to determine by how much percent the independent variable i.e. Selected employee engagement variable explain the dependent variable which is employee engagement. Tables were employed to present the data and statistical package for social science (SPSS) version 24 were used to support the analysis.

### **3.6 Model Specification**

Based on the developed conceptual of the expressed study by Figure number 2.2 mathematically the relationship between independent selected variable of the employee engagement and employee engagement is expressed in the multiple regression equation as:

$$Y=X_0+X_1(JC)+X_2(RR)+X_3(POS)+X_4(PSS)+X_5(WE)+X_6(ILC)$$

Where: Y= Employee engagement

JC= Job Characteristics

RR= Reward & Recognition

POS= Perceived Organizational Support

PSS= Perceived Supervisor Support

WE= Working Environment  
 ILC= Internal Loach of Contract

### 3.7. Reliability Test

The validity of the instrument is and found valid Cronbach's alpha is one of the most commonly accepted measures of reliability. It measures the internal consistency of the items in a scale. It indicates that the extent to which the items in a questionnaire are related to each other Fubara and Mguni, (2005). The normal range of Cronbach's coefficient alpha value ranges between 0-1 and the higher values reflects a higher degree of internal consistency. Different authors accept different values of this test in order to achieve internal reliability, but, satisfactory value is required to be more than 0.6 for the scale to be reliable (Sekaran, 2003 as cited by Sirbel, 2012).

**Table 3.1 Cronbach's Alpha for Each Field of the Questioner**

| Reliability Statistics |                     |
|------------------------|---------------------|
| Cronbach's Alpha       | Number of Questions |
| 0.930                  | 41                  |

Source: Primary Data, 2021.

In the study, the Cronbach's alpha coefficient was calculated for the questionnaire. Table 3.1 above shows the values of Cronbach's Alpha for the entire questionnaire equals 0.930 which indicates very good reliability. Therefore, it can be said that the above questionnaire is adequately reliable.

## 4. Discussion of the Findings

### 4.1 Job characteristics

Jobs that are high on the core job characteristics provide individuals with the room and incentive to bring more of themselves into their work or to be more engaged (Kahn, 1992). This is based on Hackman & Oldham's (1980) as cited in Sake (2006), "job characteristics model and in particular, the five core job characteristics (i.e. Skill variety, task identity, task significance, autonomy, and feedback)".

**Table 4.1: Mean and Standard Deviation Results of Job Characteristics**

| Job Characteristics Related Questions  |     |      |                |
|--|-----|------|----------------|
| Categories   | N   | Mean | Std. Deviation |
| There is much autonomy in my job   | 234 | 3.06 | 1.131          |
| My job permit me to decide on my way how to go about doing the work.                             | 234 | 3.25 | 1.076          |
| My job is comprehensive that helps me to learn new things.                                       | 234 | 2.97 | 1.153          |
| The job requires me to do many different things at work, using a variety of my skill and talents | 234 | 3.38 | 1.075          |
| Managers or co-workers let me know how well I am doing on my job.                                | 234 | 3.45 | 1.048          |
| Valid N (list wise)  | 234 |      |                |

Source: Primary data, 2021.

As shown in Table 4.1 above, job Characteristic was assessed by six measurement items. According to the mean score of the items that describes job Characteristic, the highest mean score was attained by the item included to determine "Managers or co-workers let me know how well I am doing on my job" for JC with (mean = 3.45 & standard deviation = 1.048) and the least mean was scored by an item

stated to analyze My job is comprehensive that helps me to learn new things with (mean = 2.97, standard deviation = 1.153). As the statistical results on Table 4.1 above depicts, employees disagree with all items of job characteristics. This indicates that even though, job characteristic is one of the most important dimensions of employee engagement. However, overall the practice of the bank in this regard is not well organized to meet objective.

Previous studies in this regard supported this finding in that Psychological meaningfulness can be achieved from task characteristics that provide challenging work, variety, allow the use of different skills, and the opportunity to make important contributions. Jobs that are high on the core job characteristics provide individuals with the room and incentive to bring more of themselves into their work or to be more engaged involves a sense of return on investments of the self-in-role performances (Kahn, 1990). In a similar manner, the result of the research work of Derara (2014), strengthen this finding by suggesting, employees who are assigned to better Job characteristics are more likely to reciprocate with greater levels of engagement to their organization. This is to mean, while each jobs are designed if most or all of the five core job characteristics (i.e. Skill variety, task identity, task significance, autonomy, and feedback) are included in the content of the Job that will motivate employees to get engaged into their given responsibilities and contribute to the achievement of organizational goals.

#### **4.2 Reward and Recognition**

People vary in their engagement as a function of their perceptions of the benefits they receive from a role (Kahn 1990). According to Sake (2006), a sense of return on investments can come from external rewards and recognition in addition to meaningful work. Therefore, one might expect that employees' will be more likely to engage themselves at work to the extent that they perceive a greater amount of rewards and recognition for their role performances.

**Table 4.2: Mean & Standard Deviation Results of Reward and Recognition**  
**Rewards and Recognitions**

| Categories   | N   | Mean | Std. Deviation |
|--|-----|------|----------------|
| A pay increment, Job security, and promotion are available for me.         | 234 | 2.93 | 1.052          |
| I get praise from my supervisor and coworkers.                             | 234 | 3.94 | .879           |
| There is some form of public recognition (e.g. employee of the month/year) | 234 | 3.65 | .821           |
| There is a reward or token of appreciation from my supervisor              | 234 | 4.01 | .886           |
| Valid N (list wise)  | 234 |      |                |

*Source: Primary data, 2021.*

As shown in Table 4.2 above, reward and recognition was assessed by four measurement items. According to the mean score of the items that describes reward and recognition, the highest mean score was attained by the item “There is a reward or token of appreciation from my supervisor” (mean = 4.01 & standard deviation = 0.886) and the least mean was scored by an item stated to analyze the pay increment, Job security, and promotion are available for me (mean = 2.93, standard deviation = 1.052). As the statistical results on Table 4.1 above depicts, employees disagree with three items of key customer focus (A pay raise, Job security, and other financial compensation packages are

available for me, there is some form of public recognition (e.g. employee of the month/year), there is a reward or token of appreciation from my supervisor) whereas neutral with the remaining one item of reward and recognition. This indicates that even though, reward and recognition is one of the most important dimensions of employee engagement.

### 4.3 Perceived Organizational Support

Psychological safety, according to Kahn (1992), involves a sense of being able to show and employ the self without negative consequences. An important aspect of safety stems from the amount of care and support employees perceive to be provided by their organization as well as by their direct supervisor. In fact, Kahn (1990) found that supportive and trusting interpersonal relationships as well as supportive management promoted psychological safety. Supportive environments allow members to experiment and to try new things and even fail without fear of the consequences (Kahn, 1990).

**Table 4.3: Mean & Standard Deviation Results of Perceived Organizational Support**  
**Perceived Organizational Support**

| Categories   | N   | Mean | Std. Deviation |
|--|-----|------|----------------|
| My organization support me in achieving my objective         | 234 | 3.06 | 1.131          |
| Help is available from my organization when I have a problem | 234 | 3.25 | 1.076          |
| My organization really cares about my well- being.           | 234 | 2.97 | 1.153          |
| My organization shows great concern for me.                  | 234 | 3.38 | 1.075          |
| My organization cares about my opinions.                     | 234 | 3.45 | 1.048          |
| Valid N (list wise)  | 234 |      |                |

*Source: Primary data, 2021.*

As it is shown in the Table 4.3 above, in this section of the questionnaire the mean result indicates employee's perception on Perceived Organizational Support. From the perception of employees, the highest agreement level was related to the item stated as "My organization cares about my opinions" with (mean = 3.45 & standard deviation = 1.048). The lowest agreement was also revealed from the item which was stated as my organization really cares about my well- being (mean = 2.97& standard deviation = 1.153). However, the level of agreement in majority of the items falls under "Disagree ". This implies that, the practice of Perceived Organizational Support was found low in the bank.

### 4.4 Perceived Supervisory Support

The single most important factor to drive employee engagement and retention is the immediate manager working relationship with his/her employees. Good management is critical to the success of retaining and engaging employees and vice versa. Best People Managers are competent in informing employees of what is required and expected from them, providing feedback on their performance, providing opportunities for their development, delegating appropriate levels of responsibility and setting priorities. They are approachable, fair, good listeners (Baumruk, 2004).

**Table 4.4: Mean & Standard Deviation Results of Perceived Supervisor Support**

| Categories  | N   | Mean | Std. Deviation |
|---|-----|------|----------------|
| My supervisor cares about my opinions.                | 234 | 2.93 | 1.052          |
| My work supervisor really cares about my well-being.  | 234 | 4.01 | .879           |
| My supervisor strongly considers my goals and values. | 234 | 3.65 | .821           |
| My supervisor shows very little concern for me        | 234 | 3.94 | .886           |
| Valid N (list wise)                                   | 234 |      |                |

Source: Primary data, 2021.

As it can be seen in the Table 4.4 above, for Perceived Supervisor Support the highest mean value from employee's perception was attached to the item to addressed "My work supervisor really cares about my well-being" (mean=4.01 and standard deviation =0.879). An item with the least mean value was related to the question referring to the "My supervisor cares about my opinions" (mean=2.93 and standard deviation=1.052). But three of the items were falls under "Strongly Disagree and one fall under Disagree".

#### 4.5 Working Environment

According to Kemsley (1991) as cited in Saks (2006)," The working environment has much to contribute towards the provision of better service to the customers and employees; and this is seen as an important aspect of the internal culture in creating the atmosphere in which the relationship can flourish". As per Islam &Shazali (2011), a favorable working environment, such as working with a good team, having a good boss, and liking the physical surroundings in the workplace, is a contributory factor in motivating the workforce towards higher output.

**Table 4.5: Mean & Standard Deviation Results of Working Environment**

| Categories  | N   | Mean | Std. Deviation |
|---|-----|------|----------------|
| I am provided with adequate facilities and resources to do my job effectively               | 234 | 3.55 | .963           |
| The physical surrounding where I am working is comfortable and convenient to perform my job | 234 | 3.29 | 1.035          |
| The office layout of the organization help me to do my duties in better way                 | 234 | 2.70 | 1.137          |
| I get the opportunity to work with my colleagues and to communicate on aspects of our job   | 234 | 3.65 | .902           |
| My working environment supports a balance between work and personal life.                   | 234 | 3.58 | 1.025          |
| There is a team sprit to work effectively together to meet the objective                    | 234 | 2.93 | 1.114          |
| Valid N (list wise)   | 234 |      |                |

Source: Primary data, 2021.

As the statistical results on Table 4.5 above depicts, the highest mean of items in this section was attached to the item that the "I get the opportunity to work with my colleagues and to communicate on aspects of our job" (mean=3.65 and standard deviation =0.9.2). On the other hand, the least mean was attached to an item "The office layout of the organization help me to do my duties in better way". (Mean=2.70 and has a standard deviation =1.137). On the other hand, almost all items employees'



perception level revealed that they disagree with the working environment. From this ground it is possible to put the working environment as a bank it is low conditioned.

#### 4.6 Internal Locus of Control

Myers (2014) suggested that individuals are more comfortable in job situations where the locus of control to which they are most familiar with in the actual work environment. Additionally, managers with internal locus of control are more supportive and involved than managers with external locus of control. On the other hand, individuals with external locus of control are generally prone to stress and depression and may exhibit dysfunctional behaviors.

**Table 4.6: Mean & Standard Deviation Results of Internal Locus of Control**  
Internal Locus of control

| Categories   | N   | Mean | Std. Deviation |
|--|-----|------|----------------|
| When faced with a problem I try to forget it   | 234 | 3.94 | .879           |
| I like jobs when I can make decisions and being responsible for my own work                        | 234 | 3.65 | .821           |
| If I need something I work hard to get it  | 234 | 4.01 | .886           |
| I prefer to learn the facts about something from someone rather than having to dig them out myself | 234 | 3.55 | .963           |
| I have a hard time saying “no” when someone tries to tell me something                             | 234 | 3.29 | 1.035          |
| I consider the different sides of an issue before making any decisions                             | 234 | 2.70 | 1.137          |
| I have a consistence to my opinions when someone disagrees with me.                                | 234 | 3.65 | .902           |
| I get discouraged when doing a tasks that takes a long time to achieve results                     | 234 | 3.58 | 1.025          |
| I enjoyed trying to do difficult tasks more than easy tasks.                                       | 234 | 2.93 | 1.114          |
| Valid N (list wise)  | 234 |      |                |

Source: Primary data, 2021.

As shown in Table 4.6 above, Internal Locus of Control by ten measurement items. According to the mean score of the items that describes independent variable, the highest mean score was attained by the item “If I need something I work hard to get it”. (Mean = 4.01 & standard deviation= 0.886) and the least mean was scored by an item “I consider the different sides of an issue before making any decisions” (mean = 2.70, standard deviation =1.137). As the statistical results on Table 4.9 above depicts, employees disagree with seven items, neutral with two items and agree with one item.

#### 4.7 Employee Engagement

According to Kahn (1990) people draw upon themselves to varying degrees while performing work tasks and they can commit themselves physically, cognitively, and emotionally in the various roles they perform. Or, they may choose to withdraw and disengage from their work roles and work tasks.

Results of Kahn’s study suggest that there are three psychological conditions that shape how people perform their roles -- meaningfulness, safety, and availability. Kahn’s identification of the three psychological conditions now serves as a framework for the study of employee engagement.

**Table 4.7: Mean & Standard Deviation Results of Employee Engagement**

| Categories  | N   | Mean | Std. Deviation |
|---|-----|------|----------------|
| I really “throw” myself into my job.  | 234 | 3.06 | 1.131          |
| Time passes quickly when I perform my job   | 234 | 3.25 | 1.076          |
| I stay until the job is done  | 234 | 2.97 | 1.153          |
| I get excited when I perform well on my job   | 234 | 3.38 | 1.075          |
| Being an employee of this organization is very captivating  | 234 | 3.45 | 1.048          |
| One of the most exciting things for me is getting involved with things happening in this organization | 234 | 2.94 | 1.044          |
| Being an employee of this organization make me come “alive”   | 234 | 2.93 | 1.052          |
| Valid N (list wise)   | 234 |      |                |

Source: Primary data, 2021.

As the statistical results on Table 4.7 above depicts, the mean results indicate employee’s perception on Internal Locus of Control. The employees’ highest agreement level was attached to the item stated as “Being a member of this organization is very captivating” with (mean = 3.45 & standard deviation = 1.048). The lowest agreement was revealed for the item “Being an employee of this organization make me come “alive” (mean = 2.93, standard deviation = 1.052). However, the level of agreement in all of the items falls under “Disagree”.

#### 4.8. Results and Discussion of Inferential Statistics

##### 4.8.1. Correlation Analysis

In this study, to process the correlation analysis, data from the scale typed questionnaires were entered in to the SPSS software version 20. Pearson correlation coefficient is used to specify the strength and the direction of the relationship between the independent variable (Job Characteristic, Reward and Recognition, Perceived Organizational Support, Perceived Supervisor Support, Working environment and Internal locus of Control) and the dependent variable i.e. Employee Engagement. The results of the correlation between these variables are shown in Table 4.11 below. As it is indicated in the Table 4.11 below, generally there is a positive, strong and statistically significant correlation between independent and dependent variable at 1% level of significance ( $P < 0.000$ ).

**Table 4.8: Correlations between independent variables and dependent variable**

| No. | Items                            | Employee Engagement       |                       |              |
|-----|----------------------------------|---------------------------|-----------------------|--------------|
|     |                                  | Degree of the correlation | Level of significance | Significance |
| 1   | Job characteristics              | .980**                    | .000                  | Significant  |
| 2   | Reward Recognition               | .395**                    | .000                  | Significant  |
| 3   | Perceived Organizational Support | .921**                    | .000                  | Significant  |
| 4   | Perceived Supervisor Support     | .395**                    | .000                  | Significant  |
| 5   | Working Environment              | .567**                    | .000                  | Significant  |
| 6   | Internal Locus of Control        | .535**                    | .000                  | Significant  |

Source: primary data, 2021

To be specific for each variables, from presented correlation matrix table again we can observe that there is a positive, strong and statistically significant correlation between dependent and independent variables, as the correlation coefficient between each independent variables (Job Characteristic, Reward and Recognition, Perceived Organizational Support, Perceived Supervisor Support, Working environment and Internal locus of Control ) and dependent variables described as 0.980, 0.395, 0.921, 0.395, 0.567 and 0.535 respectively and in all cases at 1% significance level ( $p < 0.000$ ).

#### 4.8.2. Discussion of the Correlation Results and Hypothesis Testing Results

The findings of this research supported the earlier works on this subject matter. The hypothesis was to check for a significant relationship between all the independent variable and dependent variable. The correlation results presented in Table 4.8 above indicates that all of the independent variable (Job Characteristic, Reward and Recognition, Perceived Organizational Support, Perceived Supervisor Support, working environment and Internal locus of Control) are correlated with dependent variable (employee engagement) at 1 % level of significance.

The finding further indicates that the Job Characteristic variable has highest correlation with EE, followed by Perceived Supervisor Support and Working Environment. Comparatively the least relationship was found between Perceived Organizational Support and Employee engagement. The correlation coefficient between Job Characteristic and Employee Engagement is placed first from all correlation results from other independent variable with ( $p < 0.000$ ). This shows that employees who are assigned in a position where the job is more comprehensive that require a variety of skills are more likely have greater engagement to their job than those who are assigned in a routine and simple task.

The correlation coefficient between Perceived Supervisor Support and Employee Engagement is placed second from all correlation results of all independent variable with ( $p < 0.000$ ). This means if the bank improves the overall situation of its Perceived Supervisor Support, the bank Employee Engagement will be improved. From this it is possible to say that the extent of Perceived Supervisor Support can determine the Employee Engagement of the bank next to Job Characteristic. Also the correlation coefficient between Working Environment and Employee Engagement is placed third from all correlation results of all independent variable with ( $p < 0.000$ ). This means if the bank improves the overall situation of its Working Environment, the bank Employee Engagement will be improved. From this it is possible to say that the level of Working Environment can determine the Employee Engagement.

Regarding Internal Locus of Control, the correlation coefficient between Internal Locus of Control and Employee Engagement is placed fourth from all correlation results of all independent variable with ( $p < 0.000$ ). This means if the bank improves the Internal Locus of Control systems, the bank Employee Engagement will be improved. From this it is possible to say that the degree of Internal Locus of Control can determine the Employee Engagement status. The correlation coefficient

between Reward Recognition and Employee Engagement is placed fifth from all correlation results of all independent variable with ( $p < 0.000$ ). This means if the bank improves its Reward & Recognition method, the bank Employee Engagement will be improved. From this it is possible to say that the magnitude of Reward & Recognition can determine the Employee Engagement.

Finally

| Hypothesis                                  | Tool        | Outcome    |
|---|-------------|------------|
| <b>H1 : Job characteristic</b>              | Correlation | Correlated |
| <b>H 2: Reward and Recognition</b>          | Correlation | Correlated |
| <b>H3: Perceived Organizational Support</b> | Correlation | Correlated |
| <b>H4: Perceived Supervisor Support</b>     | Correlation | Correlated |
| <b>H5: Working environment</b>              | Correlation | Correlated |
| <b>H6: Internal Locus of Control</b>        | Correlation | Correlated |

Perceived Organizational Support involves a sense of being able to show and employ the self without negative consequences. An important aspect of safety stems from the amount of care and support employees perceive to be provided by their organization as well as by their direct supervisor in order to improve the organizational efficiency and effectiveness. The relatively least correlation result ( $p < 0.000$ ) was realized between Customer knowledge management and profit performance. In this case, although relatively it is weak to the other correlation results, the result shows that there is a positive, strong and significant relationship between Perceived Organizational Support and Employee Engagement. This is to mean that if the bank adopted a mechanism Perceived Organizational Support, it is definite that its Employee Engagement also changes in the same direction. The following table 4.12 shows the hypotheses summary of the independent variables (Job Characteristic, Reward and Recognition, Perceived Organizational Support, Perceived Supervisor Support, working environment and internal locus of Control) has a correlation with Employee Engagement.

#### **4.9. Regression Analysis and Hypothesis Testing Results**

The regression analysis was conducted to know by how much the independent variable explains the dependent variable. In this study, regression was employed to examine the effect of the independent variable such as Job characteristic, Reward and Recognition, Perceived Organizational Support, Perceived Supervisor Support, Working environment and Internal Lock of Control on dependent variable. To have good results, the independent variables should not be highly correlated with each other. In multiple regression analysis, collinearity refers to the correlation among the independent variables (Pallant, 2007).

Therefore, to make sure that there is low collinearity, the values of Tolerance and VIF (Variance Inflation Factor) should be checked. According to Pallant (2007), tolerance indicates to what extent the independent variables do not explain much of the variability of a specified independent variable and the value should not be small (more than 0.10) to indicate the absence of collinearity. In addition to that, VIF, the inverse of tolerance value, should have a value of less than 10 to avoid any concerns of collinearity (Pallant, 2007).

**Table 4.9: Analysis of Variance**

| ANOVA <sup>a</sup> |                |     |             |                       |                   |
|--------------------|----------------|-----|-------------|-----------------------|-------------------|
| Model              | Sum of Squares | df  | Mean Square | F                     | Sig.              |
| Regression         | 5528.791       | 5   | 1105.758    | 19857831334595036.000 | .000 <sup>b</sup> |
| 11 Residual        | .000           | 228 | .000        |                       |                   |
| Total              | 5528.791       | 233 |             |                       |                   |

a. Dependent Variable: Employee Engagement

b. Predictors: (Constant), Perceived supervisor support, Perceived organizational support, Working Environment, Job Characteristics, Internal Locus of Control

Source: Primary Data, 2021

The results of regression analysis presented in Table 4.9, indicate positive and significant relationship between the dependent and independent Variable. This means the predictive variables (independent variables) such as job characteristic, Reward & Recognition, Perceived organizational Support, Perceived Supervisor Support, Working Environment and Internal locus of Control jointly determine the dependent variable i.e. Employee Engagement. Hence job characteristic, Reward & Recognition, perceived organizational Support, Perceived Supervisor Support, Working Environment and Internal locus of Control jointly determine (explain) of the variance in employee engagement.

**Table 4.10: Beta Weights of Predictor Variables in the Test Coefficients<sup>a</sup>**

| Model |                                  | Unstandardized Coefficients |            | Standardized Coefficients | Sig.  |
|-------|----------------------------------|-----------------------------|------------|---------------------------|-------|
|       |                                  | B                           | Std. Error | Beta                      |       |
| 1     | (Constant)                       | -2.842E-014                 | .000       |                           | 1.000 |
|       | Job Characteristics              | 1.000                       | .000       | .899                      | .000  |
|       | Perceived organizational support | 5.732E-014                  | .000       | .000                      | 1.000 |
|       | Reward and Recognition           | 1.000                       | .000       | .064                      | .000  |
|       | Working Environment              | 1.000                       | .000       | .804                      | .000  |
|       | Internal Locus of Control        | -1.000                      | .000       | -.980                     | .000  |
|       | Perceived supervisor support     | 1.000                       | .000       | .476                      | .000  |

a. Dependent Variable: Employee Engagement

Source: Primary Data, 2021



The values of the unstandardized Beta Coefficients ( $\beta$ ) indicate the effects of each independent variable on dependent variable. Furthermore, the values of the unstandardized Beta Coefficients in the Beta column of the Table 4.10 above, indicate which independent variable makes the strongest contribution to explain the dependent variable (EE), when the variance explained by all other independent variables in the model is controlled. The sig ( $p$ ) value indicates whether the independent variable is significantly contributing to the prediction of the dependent variable. The study's hypothesis testing was made based on  $\beta$ ,  $t$ , and  $P$  values. Hence using those coefficient results, the proposed hypotheses for this study were tested as follows.

**Hypothesis 1: Job characteristic has positive and significant influence on Employee Engagement.**

The results of multiple regressions, as presented in Table 4.15 above, revealed that Job characteristic had a positive and significant effect on Employee Engagement of the bank with ( $\beta = 0.899$ , &  $p < 0.000$ ). The result is significant at 1 % level of significance. Thus, the proposed hypothesis was accepted. This statistic infers that if the bank increased its focus to Job characteristic by one %, then its Employee Engagement would increase by 89.9%.

**Hypothesis 2: Reward and Recognition has positive and significant influence on Employee Engagement.**

The results of multiple regressions, as presented in Table 4.15 above, revealed that Reward and Recognition had a positive and significant effect on Employee Engagement with values ( $\beta = 0.064$ ,  $p < 0.000$ ). The result is significant at 1 % level of significance. Thus, the proposed hypothesis was accepted. Here also the beta coefficient implies that if the bank changes its Reward and Recognition by one %, by keeping the other variables constant its Employee Engagement would increase by 6.4%. Therefore, the organization had a positive and significant effect on Employee Engagement.

**Hypothesis 3: Perceived Organization Support has positive and significant influence on Employee Engagement.**

**Hypothesis 4: Perceived Supervisor Support has positive and significant influence on Employee Engagement**

The results of multiple regressions, as presented in Table 4.10 above, revealed that Perceived Supervisor Support had a positive and significant effect on Employee Engagement with values ( $\beta = 0.476$ ,  $p < 0.000$ ). The result is significant at 1 % level of significance. Thus, proposed hypothesis was accepted. In this case the beta coefficient describes that keeping the other variables constant, in this model a one % change in the overall Perceived Supervisor Support, the consequence would be an increase in Employee Engagement by 47.6 %.

**Hypothesis 5: Working Environment has positive and significant influence on Employee Engagement**

The results of multiple regressions, as presented in Table 4.10 above, revealed that Working Environment had a positive and significant effect on Employee Engagement with values ( $\beta = 0.804$ ,  $p < 0.000$ ). The result is significant at 1 % level of significance. Thus, proposed hypothesis was accepted. In this case the beta coefficient describes that keeping the other variables constant, in this model a one % change in the overall Working Environment, the consequence would be an increase in Employee Engagement by 80.4%.

**Hypothesis 6: Internal Locus of Control has positive and significant influence on Employee Engagement.**

The results of multiple regressions, as presented in Table 4.10 above, revealed that Internal Locus of Control had a negative and significant effect on Employee Engagement with values ( $\beta = -0.980$ ,  $p = 0.000$ ). Hence the result is significant at 1 % level of significance. The results clearly indicated that the proposed hypothesis was accepted. This implies that assuming other variables constant, a one % change in the Internal Locus of Control of the bank results in 98% increase in the Employee

Engagement of the bank. Therefore, Internal Locus of Control had a positive and significant effect on Employee Engagement.

Generally, the results of multiple regression analysis supported the six hypotheses constructed to test a positive (one negative) and significant influence that each independent variable have on dependent variable.

**Table 4.16. Summary of hypothesis testing**

| Hypothesis  | Tool                | Outcome  |
|---|---------------------|----------|
| H <sub>1</sub> : Job characteristic has positive and significant influence on Employee Engagement             | Multiple Regression | Accepted |
| H <sub>2</sub> Reward and Recognition has positive and significant influence on Employee Engagement.          | Multiple Regression | Accepted |
| H <sub>3</sub> : Perceived Organization Support has positive and significant influence on Employee Engagement | Multiple Regression | Rejected |
| H <sub>4</sub> : Perceived Supervisor Support has positive and significant influence on Employee Engagement   | Multiple Regression | Accepted |
| H <sub>5</sub> : Working Environment has positive and significant influence on Employee Engagement            | Multiple Regression | Accepted |
| H <sub>6</sub> : Internal Locus of Control has positive and significant influence on Employee Engagement      | Multiple Regression | Rejected |

*Source: Primary data, 2021.*

## **SUMMARY, CONCLUSION AND RECOMMENDATIONS**

### **5.1. Summary of Major Findings**

The main purpose of this study is to investigate the factor affecting Employee Engagement in the selected districts and head office level of Development Bank of Ethiopia. To examine factor affecting Employee Engagement, the specific objectives were : examining the perceptions of employees towards Employee Engagement in the case bank; assessing the firm's Employee Engagement; analyzing the relationship between independent variables (Job Characteristic, Reward and Recognition, Perceived Organizational Support, Perceived Supervisor Support, Working environment and Internal locus of Control) and dependent variable (Employee Engagement) and to identifying the relative influence of each independent variables on Employee Engagement of the case bank. Before going to the main analysis of the study, a reliability test was administered to check whether the questionnaire is reliable or not. In this regard as the result illustrates all the quaternaries were reliable and acceptable with Cronbach's Alpha result 0.930.

Related to the demographic characteristics the study result specify that majority of the employees were male. Regarding their age level and marital status majority of them were young and single. Regarding educational level again it illustrated that majority of the employees were BA degree holder. Moreover, Table 4.2 indicates that majority 167(7.4%) of the employees have less than five years of work experience in the bank.

In addition, the result of correlation analysis was made. In this regard the study result shows that all the independent variables (Job Characteristic, Reward and Recognition, Perceived Organizational Support, Perceived Supervisor Support, working environment and Internal locus of Control) are positively and significantly correlated with the dependent variable (Employee Engagement) at 1 % level of significance ( $P < 0.000$ ).

## **5.2. Conclusion**

The present research seeks to investigate factor affecting Employee Engagement in Development Bank of Ethiopia. Thus, on the base of the finding the following conclusions were made. Regarding the perception of employees towards factor affecting Employee Engagement of the bank, the findings of the study practically showed that Employee Engagement in the bank is very poor. Therefore, from this ground the researcher concluded that employee's perception regarding Employee Engagement in the bank is not admirable.

As the finding of correlation analyses confirmed, there is also a strong, positive and significant relationship between independent variables (Job Characteristic, Reward and Recognition, Perceived Organizational Support, Perceived Supervisor Support, Working environment and Internal locus of Control) and Employee Engagement. Similarly, from multiple regression analysis it observed that variability in Employee Engagement is resulted from the variability in independent variables. Hence, from this the study concludes that the bank's Employee Engagement is determined by the weight that the bank gives to each independent variables.

Moreover, regarding the relative influence of an individual component of independent variables on Employee Engagement is concerned; the result of multiple regression coefficient shows that Job Characteristic is the most dominant variable in determining the Employee Engagement of the bank.

Finally, from the results of this study we can concluded that in the case bank Employee Engagement was influences by independent variables (Job Characteristic, Reward and Recognition, Perceived Organizational Support, Perceived Supervisor Support, Working environment and Internal locus of Control).

## **5.3. Recommendations and Future Research Implications**

From the conclusion made based on the major findings of the research the following recommendations are suggested. These include:

### **A. Recommendations for the Bank**

- The independent variables; Job characteristics, reward and recognition, organizational support, supervisory support and working environment were factors affecting employee engagement of the bank. Hence, the bank needs to take these factors in to consideration and make a critical improvement to enhancing the level employee's engagement.
- The Management of the bank is recommended to assess the content of each jobs regularly and make them more comprehensive.
- The management of the bank is strongly advised to give appropriate recognition and reward to its employees. In terms of SET, when employees receive same from their organization, they will feel obliged to respond to higher levels of engagement.
- To enhance the perception employees for the support they get from their organization the bank should create safe working environments that facilitate openness and supportiveness.

### **B. Recommendations for further researchers**

There are a number of gaps in my knowledge around knowledge management system of the development bank specifically and the banking industry in general that follow from the study findings, and would benefit from further research, including realist evaluation to extend and further test the hypothesis this study have developed here. Therefore, future researchers can:

- ❖ Use this study as a reference for their detail investigation and exploration on the area.
- ❖ Explore whether the result related to internal locus of control in this study is acceptable for the other industry, organization or not.
- ❖ Explore whether the result related to perceived organizational support in this study is acceptable for the other industry, organization or not.

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