



**ST.MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

**PRACTICE OF EMPLOYEE SATISFACTION AND ENGAGEMENT IN
THE CASE OF DASHEN BANK S.C. IN ADDIS ABABA CITY**

BY

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SGS/0528/2010A**

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TILAYE KASSAHUN (PhD)**

**JANUARY, 2020
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DECLARATION

I, hereby, declare that this thesis is my original work, entitled “Practice of Employee Satisfaction and Engagement in the Case of Dashen Bank S.C.” submitted by me in partial fulfillment of the requirements for the award of Degree of General Master of Business Administration (MBA) to the St. Mary’s University Faculty of Business, this original work prepared under the guidance of my Advisor Dr. Tilaye Kassahun. All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

Declared by: Hadra Worku Neri

Signature

CERTIFICATION

This thesis has been submitted to St. Mary's University, School of Graduate Studies for examination with my approval as a university advisor.

Advisor

Signature

St. Mary's University, Addis Ababa
January, 2020

Table of Contents

Acknowledgements.....	i
List of Abbreviations/Acronyms	ii
List of Tables	iii
List of Figures.....	iv
Abstract.....	v
CHAPTER ONE: INTRODUCTION.....	1
1.1 Background of the Study	1
1.2 Statement of the Problem.....	2
1.3 Basic Research Question	3
1.4 Objective of the Study	3
1.4.1 General Objective	3
1.4.2 Specific Objective.....	4
1.5 Significance of the Study.....	4
1.6 Scope and Limitation of the Study	4
1.7 Organization of the Study	5
CHAPTER TWO: REVIEW OF RELATED LITERATURE	6
2.1 Definitions and Concepts: Employee Satisfaction and Engagement	6
2.2 Importance of Employee Satisfaction and Engagement	8
2.3 Model of Employee Engagement	9
2.4 Outcomes of Employee Engagement	11
2.5 Outcomes of Employee Satisfaction	13
2.6 Predictors of Employee Satisfaction and Engagement	15
2.6.1 Demographic Factors.....	15
2.6.2 Job Characteristics	17
2.6.3 Reward and Recognition.....	17
2.6.4 Perceived Supervisory Support	18
2.7.5 Perception of Organization Justice	19
2.7 Harter, Schmidt and Hayes’s Satisfaction Engagement Approach	19
2.8 Empirical Works on Satisfaction and Engagement	20
2.9 Conceptual Framework	22
CHAPTER THREE: RESEARCH METHODOLOGY	23
3.1 Research Design	23
3.2 Research Approach.....	23
3.3 Target Population.....	23

3.4 Sampling Technique and Methods	24
3.5 Sample Size Determination	25
3.6 Data Collection Instruments	28
3.7 Methods of Data Analysis	28
3.8 Reliability Test.....	29
3.9 Ethical Considerations	30
CHAPTER FOUR: DATA ANALYSIS, INTERPRETATION AND DISCUSSION ...	31
4.1 Demographic Background of Respondents	31
4.2 Study Results for Employees' Satisfaction Score.....	34
4.2.1 Determinants of Employee Satisfaction	34
4.2.2 Overall Employees' Satisfaction Score	35
4.2.3 Overall Satisfaction by Employees Profile	36
4.2.4 Builders of Employee Satisfaction	39
4.2.4.1 Job Characteristics	39
4.2.4.2 Working Environment	40
4.2.4.3 Salary and Benefits	42
4.2.4.4 Relationship with Immediate Supervisor.....	43
4.2.4.5 Performance Management System (PMS).....	45
4.2.4.6 Training and Development	46
4.2.4.7 Employees' Promotion	47
4.3 Study Results for Employee Engagement	48
4.3.1 Determinants of Engagement	48
4.3.2 Overall Engagement Score	50
4.3.3 Engagement by Employees' Profile	51
4.3.4 Builders of Employee Engagement	55
4.3.4.1 Engagement Conditions.....	55
4.3.4.2 Engagement Opinions.....	55
4.3.4.3 Engagement Behaviors	56
4.3.5 Individual Outcomes of Engagement	58
CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS	61
5.1 Summary of Findings	61
5.2 Conclusions.....	63
5.3 Recommendations.....	64
References.....	i
Appendix I	v

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List of Abbreviations/Acronyms

DB = Dashen Bank s.c.

SHRM = Society for Human Resource Management

SET = Social Exchange Theory

PMS = Performance Management System

SPSS = Statistical Package for Social Science

OLR = Ordered Logistic Regression

List of Tables

Table 2.1: Summary of Empirical Findings	21
Table 3.1: Total Number of Population in Target Study Areas	24
Table 3.2: Proportionate Stratified Sample Size of Respondents	26
Table 3.3: Sample Size by Sampled Branches and Head Office Work Unit	26
Table 3.4: Constructors of Employee Satisfaction and Engagements	28
Table 3.5: Cronbach's Alpha Result	29
Table 4.1: Respondents by Gender	31
Table 4.2: Age Group of Respondents	31
Table 4.3: Educational Qualification of Respondents	32
Table 4.4: Work Experience of Respondents	32
Table 4.5: Respondents by Job Title	33
Table 4.6: Placement of Respondents	33
Table 4.7: Ordered Logistic Regression (OLR) Results	34
Table 4.8: Marginal Effect of Ordered Logistic Regression	35
Table 4.9: Overall Satisfaction Score	35
Table 4.10: Overall Satisfaction by Gender	36
Table 4.11: Overall Satisfaction by Age	36
Table 4.12: Overall Satisfaction by Educational Level	37
Table 4.13: Overall Satisfaction by Work Experience	38
Table 4.14: Overall Satisfaction by Job Title	38
Table 4.15: Agreement Level for Job Characteristics	40
Table 4.16: Agreement Level for Working Environment	41
Table 4.17: Agreement Level for Salary and Benefit	43
Table 4.18: Relationship with Immediate Supervisor	44
Table 4.19: Performance Management System (PMS)	45
Table 4.20: Training and Development	46
Table 4.21: Employees' Promotion	47
Table 4.22: Ordered Logistic Regression for Engagement	48
Table 4.23: Marginal Effect for Almost and Fully Engaged	49
Table 4.24: Engagement Level by Gender	52
Table 4.25: Engagement Level by Age	53

Table 4.26: Engagement Level by Educational Level	53
Table 4.27: Engagement Level by Work Experience	54
Table 4.28 Engagement Level by Job Title	54
Table 4.29: Agreement Level on Engagement Opinion	55
Table 4.30: Agreement Level on Engagement Behavior	57
Table 4.31: Engagement Level Vs Say	58
Table 4.32: Engagement Level Vs Stay	59
Table 4.33: Engagement Level Vs Strive	60

List of Figures

Figure 2.1: X Model of Engagement	10
Figure 2.2: Conceptual Framework Employee Engagement	22
Figure 4.1: Overall Engagement Level of Employees	50

Abstract

The purpose of this study was to assess practice of employee satisfaction and engagement level of employees of Dashen Bank S.C. in Addis Ababa City. The study employed combination of descriptive and explanatory type of research designs in which a stratified systematic sampling method was used to collect data from professional employees of the bank found in branches under the four districts of Addis Ababa and head office. The study used mainly primary data collected through questionnaire. The questionnaire was distributed to 412 staffs in person and 97% of the questionnaire was returned. The data were analyzed using SPSS version 20 and STATA version 14 statistical software. The findings of the study revealed that the overall employees' satisfaction and engagement level of the bank were found to be 70.3% and 58%, respectively. The results obtained indicate that from the seven factors examined in the study (job characteristics, working environment, salary and benefits, relationship with immediate supervisor, performance management system, training and development, and employees' promotion) all have a significant effect on employee satisfaction and engagement. Based on the findings the researcher forwarded some recommendations for the bank which would be helpful to increase the satisfaction as well as engagement level of employees. Thus, based on the data analysis and the major findings, it is suggested to implement the following: applying job rotation, ensuring inter department and branch integrations, availing the necessary office equipment and manpower, assessing salary and benefits of the industry to act accordingly, filling the leadership competency gap of managers, promoting the culture of acknowledgment and recognition, promoting decentralization by implementing the new grievance handing guideline, implementing Performance Management System as employees evaluation tool, providing training based on competency gap analysis, providing timely induction training, bringing transparency in employees' promotion, assessing the requirements of vacant posts periodically, providing on job training for new employees, creating participatory planning and communicating the plan and performance of the bank to employees on time.

Key words: Employee Satisfaction and Engagement, Job Characteristics, Working Environment, Salary and Benefits, Relationship with Immediate Supervisor, Performance Management System, Training and Development, and Employees' Promotion, Dashen Bank s.c.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

In this competitive and dynamic business environment, organizations are not only contending on financial parameters such as profit and market shares but also human resource has emerged as a critical aspect of competition. Organizations, which have a quality human resource, could beat the competitors without doubt. This is evidenced by the fact that successful organizations have been observed to put continuous effort to create satisfied and engaged employees.

According to a Research Report by the Society for Human Resource Management (SHRM, 2017), managements of a company must monitor their employee engagement, job satisfaction and commitment levels to retain the necessary talent and win the market. In particular, it is more important in service giving organizations, particularly banks, where the delivery of quality service is anchored on employee's engagement, job satisfaction and commitment level (Shuck et. al., 2011; Khalaf, et. al., 2019). If banks do not measure and monitor their employees' satisfaction and engagement level and make appropriate measures, the result might have a direct impact on customer attrition and decline in their market share.

Undoubtedly, in today's competitive and dynamic business environment where businesses compete for survival, having satisfied and engaged employee is the key enabler for growth and success of any company (Dobreet. al., 2013). As literatures have proven repeatedly (Bartol et. al., 1998; Kalimullah, 2010; and David, 2016), having an employee with high level of satisfaction and engagement in an organization will translate into higher level of job performance, creativity and productivity. In contrast, low employee satisfaction and engagement level results in higher level of employee turnover, lower customer satisfaction and decline in sales and profit of a company. It is, therefore, not surprising that a great deal of researchers have been devoted to measuring and monitoring employee satisfaction and engagement level across organizations.

Over the last five years the Ethiopian banking industry has experienced an increase in competition due to tighter macro-economic and regulatory environment and ever growing demand from customers. To remain relevant in this competitive environment, Ethiopian banks have aggressively expanded their market outreach, added new delivery channels, enhanced their service quality and developed innovative marketing strategy. Dashen Bank (DB) is one of the private banks operating in the country.

Therefore, the study was assessing on employees' satisfaction and engagement level of DB by using mainly primary data and by comparing with related studies and theories on the subject matter to come up with strategies can enhance the level of employees' satisfaction and engagement in DB to ascertain the competitiveness of the Bank in the market.

1.2 Statement of the Problem

DB has long defended its top position as a leading private bank in key performance parameters. However, during the last five years, DB is feeling the heats of the competition as more of its market are slowly eating away by competitors and its premiership has been taken away by other private bank.

A year ago, as part of a bid to stay ahead of the competition and regain its leading position in the banking industry, DB has embarked on the development of a five year new strategic plan. The new strategic plan aspires to transform DB to be the "Best-in-Class Bank in Africa" and a "Clear Number One Private Bank in Ethiopia".

While implementing the new strategic plan, the researcher believes that all efforts will be in vain if DB ignores the importance of employee satisfaction and engagement. To ensure success of the new strategic plan's vision and aspiration, it is crucial that DB gives due attention to employee satisfaction and engagement which can have a significant effect on the overall achievement.

Notwithstanding the availability of other studies on the topics of staff satisfaction in Bank (Assessment of factors affecting job satisfaction of employees in Commercial Bank of Ethiopian and Dashen Bank, Determinants of Job Satisfaction of Employees in Ethiopian

Private Commercial Banks in Addis Ababa city and Assessment of Factors that Affect Job Satisfaction of Employees in Case of Commercial Bank of Ethiopia), the importance of the current study and its distinction from other researcher lies on the following points.

First, unlike other researches, the current study will not only deal with employee satisfaction but also incorporate employee engagement. Far too often, managers and researchers, mistaken satisfied employees as being engaged; with the presumption that happy employee contributes more. Recent literature reveals otherwise. Thus, this paper will try to fill this gap by considering employees engagement.

The second importance of this paper is its timeliness to help the Bank in achieving its transformation objectives set forth in the new strategic plan (from 2018/19 to 2022/13). This will help the Executives of the Bank to make informed decision in the effort of enhancing satisfaction and engagement culture and hence competitiveness of the Bank.

Against the above backdrops, this paper will try to fill these gaps by assessing employee satisfaction and engagement in Dashen Bank.

1.3 Basic Research Question

Specifically the study is designed to address the following basic questions:

1. What is the Dashen Bank employee satisfaction and engagement level?
2. What is outcome of the employee satisfaction and engagement level across different demographic factors?
3. What are the elements of employee satisfaction and engagement?

1.4 Objective of the Study

This study consists of General and Specific Objectives the research aims to achieve after its completion.

1.4.1 General Objective

The general objective of the research is to assess practice of employees' satisfaction and engagement in Dashen Bank Addis Ababa City.

1.4.2 Specific Objective

The specific objectives of the research project:

- i. Compute satisfaction and engagement level;
- ii. Undertake comparative assessment of employee satisfaction and engagement score across different demographic factors; and
- iii. Identify the elements for employee satisfaction and engagement.

1.5 Significance of the Study

Primarily the impact of employee satisfaction and engagement will be revealed in the increased productivity from individual employees' and overall financial performance of the Bank. By anchoring their decisions based on scientific study like this, this study will help the managements of the Bank to make informed decisions in the effort of enhancing satisfaction and engagement culture of the Bank.

Moreover, since there was no enough survey in employee engagement, particularly on Dashen Bank, the study will serve as a stepping stone for subsequent employee satisfaction and engagement studies.

1.6 Scope and Limitation of the Study

The scope of the study was practice on employee satisfaction and engagement level in Dashen Bank s.c. in Addis Ababa City.

The study was constrained by different factors like lack of finance, resources and shortage of time hence it was found imperative that the scope of the study be delimit methodologically, geographically and with time.

Methodologically, this research was conducted quantitative approaches i.e. data is obtained from a questionnaire filled by professional employees of the bank.

Geographically, this research study focused mainly on professional employees of the bank to collect the required data from the data collection instrument this is because of inconvenience and time limitation, the study excludes non-permanent employee, executive

managers, employees of all up country's district and branches employees and employees that are working on contract base and recruited by agencies are also excluded from target population.

1.7 Organization of the Study

This study was organized in to five chapters. They were discussed as follows;

Chapter One: - is the introduction part of the study & deals with the background, problem statement, research question, objective, significance, scope and limitation of the study.

Chapter Two: - is review of related literature hence it contains a review of existing literatures written on the area of employee satisfaction and engagement.

Chapter Three: - is about the research methods used for the study and deals with topics like research approach research design and method of data analysis.

Chapter Four: - is about data presentation, analysis & discussion.

Chapter Five: - is the last chapter of the study and presents the summary of finding, conclusion and recommendation of the study.

At the back of the research document a set of Annexes that contain the questionnaire used to collect the primary data for the study are attached.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

In this part of the study various literatures written on the area of employee satisfaction and engagement are reviewed in order to shed light on the concept of employee engagement and to provide the theoretical as well as conceptual frame work of the study.

2.1. Definitions and Concepts: Employee Satisfaction and Engagement

There is no universally accepted definition of employee satisfaction and engagement. Some scholars give emphasis to the constructs and process of being satisfied and engaged, and others concerned about the outcomes. Although it becomes normal to conduct employee satisfaction and engagement in combined, the conception of employee satisfaction is much older than engagement. It has been researched for more than half century. In the period long, different scholars used different explanations for the concept. Of which, Karl Marx's ethical model (1925), Taylor's scientific movement (1909), Maslow's need hierarchy (1943), Herzberg's two factors (1959) and Adams's equity theories (1963) can be mentioned.

Contemporary scholar's definition of employee satisfaction is more or less similar. Voordt (2003) defined employee satisfaction as the degree to which the working environment meets the wishes and the needs of the employees, indicating the employees evaluate the working environment of the organization with some standard set in their mind. This particularly measures the gaps between the employee's expectation and perception. Based on their perceptions, employees may develop a positive or negative attitude towards their job and working environment (Ellickson, 2002, cited in Abraham, 2012). The more the job fulfills an employee's personal needs, values and characteristics, the more likely that the person develops positive attitude towards his or her job and the greater the degree of job satisfaction (Abraham, 2012). Schermerhorn (1993) noted that employee satisfaction is an affective or emotional response towards various aspects of an employee's work. Schermerhorn definition gives attention to the outcome or employee reaction to the working aspects. Spector (1997) also defined in the same way, saying employee satisfaction is the feeling of the people about

their jobs and different aspect of their jobs. Employee satisfaction, therefore, measures the happiness level of the employees towards their job and surrounding ambience.

Employee engagement, on the other hand, is relatively a recent concept, which became public in 1990 after Kahn published the issue on Academy of Management Journal. Kahn, in his work, expressed engagement as “the harnessing of organization members’ selves to their work roles”. He also noted that in engagement, people employ and express themselves physically, cognitively, emotionally, and mentally during role performance while disengagement people uncoupling of themselves from work roles; in disengagement, people withdraw and defend themselves physically, cognitively, or emotionally during role performances. Maslach et al. (2001) define engagement as a positive antithesis of burnout, which is characterized by energy, involvement, and efficacy-the direct opposite of the three burnout dimensions of exhaustion, cynicism, and inefficacy. This definition express engaged employees profoundly attached with their role with a great energy and efficiency. Macey and Schneider (2008) describe engagement as amalgamation of job satisfaction, organizational commitment, psychological empowerment and job involvement of employees in their work, implying engagement is an outcome of some organizational behavior constructs. Additionally, this definition clears the perception of individuals and organizations that use engagement and organization commitment interchangeably. Robinson, Perryman and Hayday (2004) conveyed that if we accept that engagement, as many believes, is one step up from commitment. The other commonly used definition of engagement is “engagement is an active, positive work-related state of mind that is characterized by vigor (high level of energy and mental resilience while working), dedication (being strongly involved in one’s work), and absorption (fully concentrated at work) (Schaufeli and Bakker (2004)). This definition is almost similar to Maslach et al. (2001) definition.

Generally, engagement definitions express how passionate the employees are about their jobs, committed to the organization and put discretionary effort into their work.

2.2. Importance of Employee Satisfaction and Engagement

Employee satisfaction and engagement survey has been done by various organizations, in combined or separately, to know how the employees feel about their job. It has a number of benefits to organizations and employees. Some of the benefits are briefly explained below:

- ✓ **Enhance Employee Retention:** one of the outcomes of employee satisfaction and engagement is enhancing employee retention. Satisfied and engaged employees have more concern about the organization and want to grow with the organization. This increases the retention of employees in the organization. (Markos, 2010).
- ✓ **Increase Productivity:** Employee satisfaction and engagement is believed to have positive relationship with productivity. The one who is satisfied and engaged in the organization put an extra effort to optimize his/her as well as the organization benefit. Robbins et al. (2003) and Northwest Territories Human Resource (2012) evidenced satisfaction and engagement has a strong relationship with productivity.
- ✓ **Increase Customer Satisfaction:** Especially in service giving organizations, like banks, robust employees' satisfaction and engagement is likely to have large contributions for customer satisfaction. Logically, happy and engaged employees can make customers happier (Daniel, 2011 and Decision-wise, 2016) and thereby contributing to customer retention and attraction, and reducing customer switching.
- ✓ **Reduce Turnover, Recruiting, and Training Costs:** Many scholars strongly contend that employee turnover is inversely related to job satisfaction and engagement (Griffon et al., (1979) and Price (1977) cited in Robbins et al. (2003) and Decision-wise, 2016). According to French (2003), a high employee turnover rate is often prevalent in an environment where employees are highly disengaged. These situation forces organizations to recruitment new employees to replace resigned ones and spend additional cost associated with recruiting and training.
- ✓ **Enhance Organization Commitment:** this is one of the popular attitudinal variables in the work domain. It is defined as the extent to which one identifies with and is involved in an organization (Mohammed et al., 2012). An engaged employee uses his/her heart, mind and hands in the work place; they envision the organization goal and work by their

own initiation; and they spend additional hour and effort in the organization to contribute to the organization goal. Therefore, it directly enhances the organizational commitment of employees.

- ✓ **Enhance Creativity and Innovation:** Participation is key building block to employee satisfaction and engagement. Satisfied and engaged employees tend to have good outlooks on the company and more likely to produce out-of-the-box ideas. Therefore, it unswervingly augments creativity and innovation in the organization.

2.3. Model for Employee Engagement

Different employee satisfaction and engagement models were developed so far in the academics as well as by business consultancy firms. Among others, the X-model, the AonHewitt Model, the Job Demand-Resource (JD-R) and the Utrecht Work Engagement Scale (UWES) widely used by researchers (Turnell, 2016). For this study used the X-model to measure the engagement level of employees.

The X model of employee engagement is adopted to analyze employee engagement level in this study. The model is developed by BlessingWhite (2010), a global consulting group on leadership development and employee engagement. The model gives emphasis on both the employees and organizations perspectives. The organizations and employees are keen to meet their interest for organizational and individual success, respectively. Organizations need to achieve the purpose of their establishment (goal, values and strategy). On the other hand, the employees also have goals, value and strategy to attain their interest. The model aligned employees' values, goals and aspirations with those of the organization to achieve sustainable employee engagement.

Figure 2.1: X Model of Engagement

Full Engagement occurs at the alignment of maximum job satisfaction and job contribution



Source: Adapted from Blessing White, 2016

Description of X Model Quadrants

A. The Engaged: High contribution and high satisfaction

These employees are at the apex where personal and organizational interests align. They contribute fully to the success of the organization and find great satisfaction in their work. They are known for their discretionary effort and commitment. When recruiters call, they cordially cut the conversation short. Organizations need to keep them Engaged, because they can transition over time to any of the three adjacent segments, a move that would likely impact work force morale and the bottom line.

B. Almost Engaged: Medium to high contribution and satisfaction

A critical group, these employees are among the high performers and are reasonably satisfied with their job. They may not have consistent “great days at work,” but they know what those days look like. Organizations should invest in them for two reasons: They are highly employable and more likely to be lured away; they have the shortest distance to travel to reach full engagement, promising the biggest payoff.

C. Honeymooners: Medium to high satisfaction but low contribution

Honeymooners are new to the organization or their role – and happy to be there. They have yet to find their stride or clearly understand how they can best contribute. It should be

apriority to move them out of this temporary holding area to full alignment and productivity. Hamsters may be working hard, but are in effect spinning their wheels, working on nonessential tasks, contributing little to the success of the organization. Some may even be hiding out, curled up in their cedar shavings, content with their position (“retired in place”). If organizations don’t deal with them, other employees will have to work harder and may grow resentful.

D. Disillusioned: Medium to high contribution but low satisfaction

Disillusioned and potentially exhausted, these employees are top producers who aren’t achieving their personal definition of success and satisfaction. They can be bitterly vocal that, executives are making bad decisions or that colleagues are not pulling their weight. They may leave, but they are more likely to take a breather and work less hard, slipping down the contribution scale to become disengaged. When they do, they often bring down those around them.

E. The Disengaged: Low to medium contribution and satisfaction

Most Disengaged employees didn’t start out as bad apples. They still may not be. They are the most disconnected from organizational priorities, often feel underutilized, and are clearly not getting what they need from work. They’re likely to be skeptical, and can indulge in contagious negativity. If left alone, the Disengaged are likely to collect a paycheck while complaining or looking for their next job. If they can’t be coached or aligned to higher levels of engagement, their exit benefits everyone, including them.

2.4. Outcomes of Employee Engagement

One of the reasons that employee engagement has received so much attention is that it is believed to be associated with important employee and organization outcomes. For example:-

Saks (2006) states that there is a reason to expect employee engagement to be related to individuals attitudes, intentions and behaviors i.e. individuals who are more engaged are likely to be in more trusting and high quality relation with their employer and will be more likely to report more positive attitudes and intentions toward the organization.

According to Armstrong (2010), High levels of engagement result in behaviors such as maximizing discretionary effort, taking initiative, wanting to develop or aligning actions with organizational needs. That in turn delivers a range of organizational benefits like higher productivity or performance, lower staff turnover & improved safety.

According to Halbesleben (2010), a study in which a Meta-analysis of work engagement was conducted it was found that engagement was positively associated with positive outcomes at work, including a stronger relationship between dedications identification based component of engagement and commitment. In addition, it was found that engagement was related to higher commitment, health, performance, and lower turnover intentions.

In another study conducted by Halbesleben, Harvey, & Bolino, (2009), it was found that engagement can have negative consequences such as work interference with family.

According to Bhatla (2011) Employee Engagement has the following effect on the performance of employees: it builds passion, commitment, attracts more people like existing employees, creates a sense of loyalty, lowers attrition rate, increases productivity and improves morale, provides a high-energy working environment, improves overall organizational effectiveness & takes the employees effective brand ambassadors for the company.

Markos and Sridevi (2010) state that an engaged employee consistently demonstrates three general behaviors which improve organizational performance

- **Say:** the employee advocates for the organization to coworkers and refers potential employees and customers
- **Stay:** the employee has an intense desire to be a member of the organization despite opportunities to work elsewhere
- **Strive:** the employee exerts extra time, effort and initiatives to contribute to the success of the business

In summary, it can be observed that employee engagement has both individual as well as organizational outcomes therefore organizations need to give attention to it and create a

conducive environment for it so that they can be able to reap the benefits associated with having an engaged work force.

2.5. Outcomes of Employee Satisfaction

Job satisfaction has consequences within the work environment and thousands of studies have been conducted examining the relationship between job satisfaction and organizational variables (Prando, 2006). A review of current literature has shown that there are a significant number of variables that are, to a lesser or greater extent, either positively or negatively related to job satisfaction.

- **Job Satisfaction and Employee Performance**

The debate on job satisfaction and its relationship to employee performance is ongoing. Kreitner and Kinicki, (2008) conclude that the relationship between job satisfaction and job performance is one of the biggest controversies in research within organizational behavior. In a recent survey, Sledge, Miles and Coppage (2008) conducted an investigation on employees in Brazil. The findings revealed that job satisfaction is associated with positive organizational outcomes such as employee performance, higher innovation and reduced labor turnover. Hellriegel, Slocum and Woodman (2001) state that a commonsense notion is that job satisfaction leads directly to effective task performance. Kohli (2010) asserts that “if employees enjoy their jobs and have high levels of morale, they will have a greater commitment to their work and go the extra mile in their jobs”. Linda Barrington (2010) suggests that those who are more interested in their work are also more likely to be innovative, to take risks and to use initiatives to drive employee performance. Robbins and Judge (2007) emphasize that a person with high level of job satisfaction holds positive feelings about their job, whilst a person who is dissatisfied holds negative feelings about his\her job. According to Prando (2006), the findings suggest that while individual performance and job satisfaction are not directly linked, there is ample evidence that organizational job satisfaction and performance are positively related to a moderate extent. Mullins (2007), is of the opinion that there are conflicting views with regards to the relationship between job satisfaction and employee performance. Spector (1996), concurs

with Mullins (2007) asserting that one view is that job satisfaction leads to better employee performance and the other is that good employee performance leads to job satisfaction.

- **Job Satisfaction and Labor Turnover**

Labor turnover is important to managers because it disrupts both organizational continuity and is very costly Kinicki and Kreitner, (2008). Research has found that job satisfaction has a moderate negative relationship with labor turnover Luthans (2005). According to Prando (2006), field studies have supported the predictions of the equity theory in that distributive and procedural justice are negatively related to intentions to leave, absconding and labor turnover and positively correlates to job satisfaction. Kreitner and Kinicki (2008) highlight that attempts by managers to reduce labor turnover centers around job satisfaction. Luthans (2005) argues that job satisfaction in itself will not keep employee turnover low, however, job dissatisfaction is likely to lead to high employee turnover. Robbins (2005) contends that an important moderator of satisfaction turnover relationship is the employee's level of performance. Luthans (2005) concludes that satisfied employees may leave for better job prospects but dissatisfied employees will continue working if job opportunities are scarce.

- **Job Satisfaction and Absenteeism**

Kreitner and Kinicki (2008) highlight that one recommendation from a study done on McDonald's Fast food was that managers needed to increase job satisfaction in order to reduce absenteeism. This implies that there will be a strong negative relationship between job satisfaction and absenteeism. In other words, as job satisfaction increases absenteeism should decrease. Research which tracked this prediction has shown that low levels of job satisfaction contributed moderately to the level of absenteeism Prando (2006). According to Robbins (2005) there is a constant negative relationship between job satisfaction and absenteeism with a moderate correlation. Prando (2006) explains that this is possibly due to the fact that job satisfaction is just one of the many different factors affecting an employee's decision as to whether to report to work or not. It is unlikely, therefore that the manager will realize any significant decrease in absenteeism by increasing job satisfaction Kreitner and Kinicki (2008).

2.6. Predictors of Employee Satisfaction and Engagement

Based on the review of literature it can be observed that there are various predictors of employee engagement but since the literatures are unclear as to which variables are the strongest predictors the following variables have been selected for this study based on Kahn (1990, 1992) & Saks (2006) model.

2.6.1. Demographic Factors

Various researches e.g. Garg (2014) have tried to study the relationship between demographic factors and employee engagement. These demographic factors are stated below to see if they have a relationship with the level of employee engagement.

- A. Gender:** In an examination of gender & employee engagement Avery, McKay and Wilson (2007) reported that women were more engaged than their male coworkers. However, a study by Garg (2014) in which ten different industries of India were examined showed that the level of engagement between male & females was equal or no significant difference could be observed. A Study by Ying Kong (2009) shows that Female employees dedicate significantly more than male employee's in their job engagement. In addition, they Create reasonable atmosphere and conditions for employees, make them involved in job and experience success and happiness, making them more devoted into working. However, this contradicts with the findings by Sprang and Clark (2007) who concluded that female employees face more burnout hence are less engaged than their male counterparts.
- B. Age:** According to MacLeod and Clarke (2014) there are some significant differences on engagement in terms of age. The youngest and oldest groups of workers tended to score higher on the engagement index. Engagement decreased as age increased with levels progressively falling until the former default retirement age of 65 from where it rose sharply. The sharp increase in engagement among over 65's could be accounted for by the least engaged employees leaving the workforce. In a study by Garg (2014) it was also found that age of employees has a significant bearing employee engagement with the lower age groups having a steady level of engagement then engagement peaks between the age group of 35-45 years before it decreases in the next age

group. However this contradicts with the findings by Swaminnathan and Ananath (2009) in which age of employees was found to have no significant influence on the level of engagement.

C. Employee Work Experience: The amount of work experience is another variable that has been studied for its associations with engagement. For example a study by Yildirim, (2008) indicates that no relationship exists between years of service and level of engagement. However, the Blessing White (2013) research update states that engagement increases as employees spend more time with the organization. According to Ying Kong (2009) Employees with a length of working for 0~5 years gain higher scores than those in other groups in job engagement. This is because usually, the employees who have just begun working have a fresh feeling towards their job, and are full of energy. There appears a fall in job engagement of employees with a length of working for 6~10 years. The two possible reasons: one is that they feel a bit tired after a period of high-engagement into working; another reason is that employees in this group have established their own families, which makes them distribute part of their energy into their families. Thus, it is understandable that there appears a fall in their job engagement, Ying Kong, (2009). Then, a rise appears in job engagement of the employees on the whole, after 6 years of working, accordingly, there will appear a fall-rise curve in the job engagement of company employees, (Ying Kong, 2009).

D. Educational Qualification: According to Swaminna than and Ananath (2009), who conducted a study on a publication company in India to analyze the impact of demographic variables on employee engagement, it was found that educational qualification doesn't have a significant influence on the level of engagement of employees. However, in a study conducted by Garg (2014) Educational qualifications of employee's was found to have significant impact on employee engagement i.e. Employee engagement is the maximum for graduate employees while it reduces as a graduate becomes post graduate. The findings are in accordance with different aptitude, vision and capabilities of employees with different level of academic achievements. This is similar with the finding by white paper of dale Carnegie (2012) which states the most highly educated individuals are less engaged than others.

2.6.2. Job Characteristics

This is based on Hackman and Oldham's (1980) job characteristics model and, the five core job characteristics (i.e. skill variety, task identity, task significance, autonomy, and feedback). According to Kahn (1990, 1992) organization members who do a work that is challenging, clearly delineated, varied creative & autonomous are likely to experience psychological meaningfulness.

Jobs that are high on the core job characteristics provide employees with motivation to be more engaged Kahn (1992). Job enrichment was positively related to meaningfulness and meaningfulness mediated the relationship between job enrichment and engagement (May, Gilson & Harter, 2004).

According to Saks (2006) The Social Exchange Theory (SET) perspective is that employees who are provided with enriched and challenging jobs will feel obliged to respond with higher levels of engagement.

2.6.3. Rewards and Recognition

According to Mahapatra (2009) there are a number of ways of classifying rewards. A commonly discussed dichotomy is extrinsic versus intrinsic rewards.

Extrinsic rewards are the tangible rewards mostly of a financial nature such as pay raises, bonuses, and benefits, given to employees. They are called - extrinsic because they are external to the work itself and others control their size and whether or not they are granted. Intrinsic rewards are psychological rewards that employees get from doing meaningful work and performing it well, Mahapatra, (2009). Extrinsic rewards though significant, play a dominant role in organizations where work is generally more routine and bureaucratic in nature. Pay is an important consideration for most workers in accepting a job, and unfair pay can be a strong de-motivating factor.

However, after people have settled down in a job, extrinsic rewards are now less important, as day-to-day motivation is more strongly driven by intrinsic rewards. Ramand Prabhakar, (2011).

According to Armstrong (2010), recognition is an appreciation shown to individuals for their achievements, either informally on a day to day basis or through formal arrangements. It can take place quietly between managers and individuals in their teams or be visible celebrations of success.

Kahn (1990) reported that people vary in their engagement as a function of their perceptions of the benefits they receive from a role. Saks (2006) states that sense of return on investments can come from external rewards and recognition in addition to meaningful work. Hence one might expect that employees 'to be more engaged at work to the extent that they perceive a greater amount of rewards and recognition for their role performances.

According to SET, when employees receive rewards and recognition from their organization, they will feel obliged to exercise a fair exchange, by responding with higher levels of engagement, Saks, (2006).

2.6.4. Perceived Supervisory Support

According to Kahn (1990) supportive & trusting interpersonal relationships promote psychological safety which allows people to try & perhaps fail without fearing the consequences.

An important aspect of safety arises from the extent of care and support employees' perceive to be provided by their organization as well as their direct supervisor, Saks, (2006).

Kahn (1990) found that supportive and trusting interpersonal relationships as well as supportive management promoted psychological safety. Employees felt safe in work environments that were characterized by openness and supportiveness. In their empirical test of Kahn's model, May et al. (2004) also found that supportive supervisor relations was positively related to psychological safety. In addition, first-line supervisors are believed to be especially important for building engagement and to be the root of employee disengagement (Bates2004; Frank, Finnegan and Taylor, 2004).

According to Saks (2006) SET perspective is when employees believe that their organization 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. Rhoades and Eisenberge (2002), as stated in Saks (2006) state that employees tend to view their supervisor's orientation toward them as indicative of the organization's support hence, Saks (2006) states Perceived Supervisory Support is likely to be an important predictor of employee engagement.

2.6.5. Perception of Organizational Justice

Research on justice in organizations has been a major interest of researchers for over 30 years (Ambrose 2002). Early organizational justice literatures distinguished between two types of fairness distributive justice & procedural justice. Distributive justice deals with the ends achieved (what the decisions are) or the content of fairness, whereas procedural justice is related to the means used to achieve those ends (how decisions are made) or the process of fairness, (Ambrose, 2002).

The safety dimension identified by Kahn (1990) involves social institutions that are predictable and consistent. For organizations, it is especially important to be predictable and consistent in terms of the distribution of rewards as well as the procedures used to allocate them, (Saks, 2006).

According to Saks (2006) when employees have high perceptions of justice in their organization, they are more likely to feel obliged to also be fair in how they perform their roles through greater levels of engagement. On the other hand, low perceptions of fairness are likely to cause employees to withdraw and disengage themselves from their work roles.

According to SET employees who have higher perceptions of organizational justice are more likely to Reciprocate with greater organization engagement,(Saks, 2006).

2.7. Harter, Schmidt and Hayes's Satisfaction-Engagement Approach

In 2002, Harter et al. presented one of the most widely read and cited works on employee engagement, where he used 7939 business units to examine the benefits of engagement. Employee engagement was defined here as an "individual's involvement and satisfaction with as well as enthusiasm for work" (Harter et al., 2002).

In their meta-analysis, they agreed with Kahn's concept (1990) and saw engagement occurring when the employees are emotionally and cognitively engaged and when they know what is expected of them. They also agreed that engagement was dependent on the employees having the tools necessary to do their tasks, feelings of fulfillment, perceiving themselves as being significant, working with others whom they trust and having the chance for improvement and development.

Using Kahn's (1990) framework, Harter et al. developed a measure, consisting of 12 items, which assesses the employees' perception of their company as a working place. Results of the meta-analysis provided the evidence for the positive relationship between employee engagement and several important business outcomes: customer satisfaction, loyalty, profitability, productivity, employee turnover, and safety.

2.8. Empirical Works on Satisfaction and Engagement

Various empirical works have been carried out on employee satisfaction and engagement. Some scholars conducted employees' satisfaction and engagement surveys separately while others prefer to examine them together. Some big research institutes such as Society of Human Resource Management compiled employees' satisfaction and engagement in the same report. Although other engagement surveys have tried to compute engagement score, they have used employees' satisfaction as a component. The findings of some empirical studies are briefly discussed hereunder.

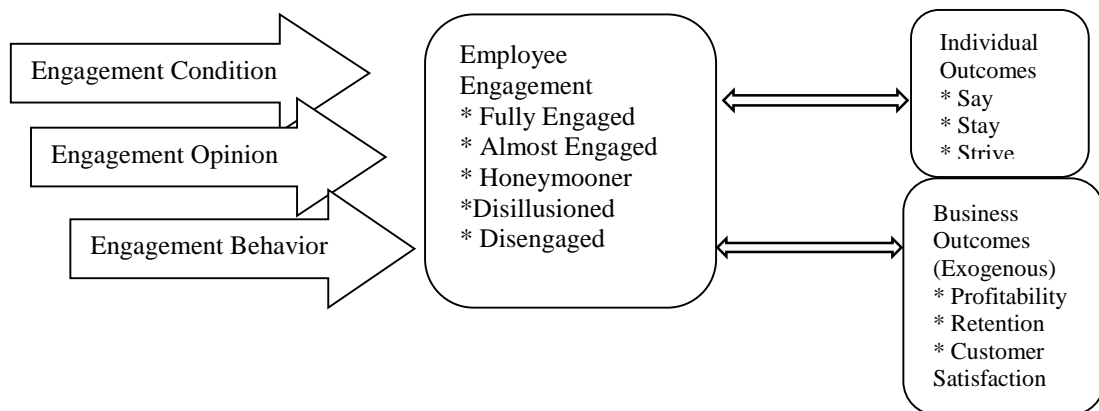
Table 2.1: Summary of Empirical Findings

No.	Author	Title	Year	Country	Result
1.	Aon Hewitt	Trends in global employee engagement	2017	North America	64% engagement score
				Latin America	75% engagement score
				Africa	61% engagement score
				Europe	58% engagement score
				Asia Pacific	62% engagement score
2.	Blessing White	Employee engagement survey	2013	China	22% engagement score
				North America	40% engagement score
				India	42% engagement score
				Europe	31% engagement score
				South East Asia	33% engagement score
3.	SHRM	Factors that influence overall employee satisfaction and engagement	2017	USA	Satisfaction factors:
					Respectful treatment of all employee at all levels (65%)
					Compensation (61%)
					Trust b/n employees and senior management (61%)
					Job security (58%)
					Engagement factors:
					Relationship with co-workers (73%)
Relationship with immediate supervisor (70%)					
4.	Waseem Khan and YawarIqbal	An investigation of the relationship b/n work motivation and employee engagement	2013	Pakistan	Factors namely interest to work, job appreciation, satisfaction and stress, job security, good wages, promotion and growth and recognition were important factors for engagement
					5.
	Aon Hewitt	2013 trends in Asia pacific employee engagement	2013	Hong Kong	50% engagement score
				China	57% engagement score
				Thailand	59% engagement score
				Indonesia	71% engagement score
				Malaysia	53% engagement score
				Singapore	57% engagement score
				Korea	55% engagement score
				Japan	34% engagement score
India	63% engagement score				

2.9. Conceptual Framework

Constructing a well-defined modeling for employee's satisfaction and engagement is a difficult task since different organizations develop multiple models which fit their survey data. For this study, however, the researcher develops a theoretical framework by combining the models of SHRM, BlessingWhite, and Aon Hewitt. Thus, according to the SHRM model, engagement has three constructs, namely: engagement conditions, engagement opinions and engagement behaviors. The first construct, engagement condition, is the outcome of employee's satisfaction, which affects the engagement level while the second and third constructs directly affect the level of employee's engagement. Using the X-Model developed by the BlessingWhite global consultant firm, employees also grouped under five categories based on their engagement level (fully engaged, almost engaged, honeymooners, disillusioned and disengaged). Finally the Aon Hewitt helps the researcher to incorporate the outcomes of engagement in the new model. According to the model, engaged (fully engaged and almost engaged) employees are assumed to say positive things about their organization, stay for longer time in the organization and strive to exert additional effort by going extra miles, call them individual outcomes of engagement. Besides, engagement has organizational/business outcomes expressed in terms of higher profitability, high retention etc.

Figure 2.2: Conceptual Framework Employee Engagement



Source: Modified from SHRM and Aon Hewitt

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter elaborates on the detailed research design and approach of the study. It explains the target population of the study, sampling technique and methods, sample size determination, data collection instruments, method of data analysis, reliability test and ethical consideration to be applied over the course of the study.

3.1. Research Design

This study uses a survey design. This is basically recommended to researches like employee satisfaction and engagement studies that requires collection sample from large number of target population using questionnaire. Additionally, the research used descriptive and explanatory research design to explain the frequency and percentage distribution of the respondents, and fetch out the core determinant factors that affect satisfaction and engagement level of Dashen Bank employees, respectively.

3.2. Research Approach

There are three types of research approaches mentioned in research method such as quantitative, qualitative, and mixed, where one of them is not better than the others, all of this depends on how the researcher want to do a research of study, (Creswell, 2003). This research was conducted by quantitative approaches i.e. data was obtained from structured questionnaire filled by employees of the bank. Notwithstanding lack of qualitative approach in this study, the researcher found that the structured quantitative survey used in this research meet the primary goal of the research objective by objectively assess employees' satisfaction and engagement from larger the number of respondents; ensuring the accuracy of information that is derived from the research.

3.3. Target Population

The report of Dashen Bank human resource department indicates that there are 1,273 professional employees working in branches under the four districts of Addis Ababa and head office as of September 17, 2018 which constitute the total population of the study.

All professional employees of the Bank in the city branches under four districts of Addis Ababa and head office departments are considered as the target population of the study. Because of inconvenience and time limitation, the study excludes non-permanent employee, executive managers, employees of all up country's district and branches employees, that are working on contract base and recruited by agencies and non-clerical employees the nature of their job is different from others, they don't operate in an office setting and they won't be able to understand and relate with items included in the questionnaire.

Table 3.1 Total Number of population in target study areas

No.	Area of Target Population	Number of Professional Employees	Total
1	Head Office	624	49%
2	East Addis District	144	12%
3	North Addis District	188	14%
4	South Addis District	151	12%
5	West Addis District	166	13%
	Total	1,273	100%

Source- Dashen Bank s.c. Human Resource Management Department September 17, 2018

3.4. Sampling Technique and Methods

The study used quantitative sampling method. Since the Bank has a hierarchical nature, the study employed stratified sampling method, which enables the study to reach each stratum i.e. head office departments and four districts of Addis Ababa city branches. The study incorporated all head office organs. The actual sample size in each head office organs is, however, determined by their staff size at each department. The sample respondents in head office organs are selected using simple random sampling method.

Branches reside in four Addis Ababa districts were also selected using purposive and convenient sampling methods. Thus, the study uses branch grade and location as criteria, i.e. higher grade (Grade VI, III and II) branches were purposively included in the sample. Grade I branches, on the other hand, were selected using convenient sampling method. Yet, the respondents in each sampled branch were selected via simple random sampling method.

3.5. Sample Size Determination

Scientific sample size determination is important to come up with a high precision and efficiency since too small sample reduces the precision while too large sample engenders unnecessary cost and time. Thus, the study has tried to determine the optimal sample size without affecting the two opposite edges. To compute the sample size, the study has decided the value of three important variables, namely; level of precision, level of confidence or risk and the degree of variability in the attributes. Taking into consideration of the above three points, the sample size of the study is determined using sample size determination formula adopted from Cochran (1963:75) which is given by

$$n = \frac{z^2 pq}{e^2}$$

Where;

- n denotes the sample size
- z^2 is table value of Z, which is recommended to have a value of 95% or 1.96.
- p denotes the estimated proportion of attribute, if prior information is available concerning p, use value of p otherwise use conservative estimates of 0.5;
- q is 1-p and
- e is the margin of error it is recommended not be greater than 5%

$$n = \frac{(1.96)^2 (.5)(.5)}{(.05)^2}$$

n= 385

A total of 385 samples have been selected. In addition, the study took 7% of the total samples as a contingency and reached a total of **412** sample size.

The total sample further distributed to head office and branches using the following formula:

A formula is provided by Kothari (2004) to calculate the number of elements selected from each stratum

$$i = n \cdot p_i \quad p_i = \text{strata } i / N$$

Where:

i= number of items selected from stratum i

Pi= proportion of population included in stratum i

n= total sample size

N= total population size

Accordingly after applying the above formula the number of respondent selected from each stratum is obtained which is illustrated in the following table

Table 3.2 Proportionate stratified sample size of respondents

No.	Stratum	Total size of stratum	Proportionate sample of respondents
1	Head Office	624	201
2	East Addis District	144	47
3	North Addis District	188	61
4	South Addis District	151	49
5	West Addis District	166	54
	Total	1,273	412

The above stipulated sample size of Addis Ababa districts and head office further distribution to branches and departments based on their population proportion as follows;

Table 3.3 Sample Size by Sampled Branches and Head Office Work Units

District	Sample Branch	Number of Professional Employees	Sample Size
East Addis Ababa	Bole	29	9
	Gurd Sholla	21	6
	Bole Medhanealem	22	7
	Yerer Ber	25	8
	Airport	16	6
	Ayat	9	3
	Gerji Mebrat Hail	13	5
	Kotebe	9	3
North Addis Ababa	Golla	22	7
	Gullele	16	5
	Lagar	18	6
	Megenagna	22	7
	Piazza	21	7
	Wuha Limat	19	6
	Tikur Anbessa	17	6
	Adwa Adebabay	12	4
	Balderas	13	4
Kebena	7	2	

District	Sample Branch	Number of Professional Employees	Sample Size
	Shola Gebeya	9	3
	Taitu	12	4
South Addis Ababa	Africa Andinet	25	8
	Goffa	16	5
	Saris	21	7
	Kaliti	19	6
	Kera	23	8
	Lebu	16	5
	Bisrate Gabriel	14	5
	Mekanisa Michael	8	2
	Sar Bet	9	3
West Addis Ababa	Abakoran	18	6
	Kolfe	20	6
	Messalemia	26	8
	Tana	28	9
	Mexico	20	7
	Alem Bank	11	3
	Ayer Tena	12	4
	Bomb Tera	17	6
Sebategna	14	5	
Head Office Departments	Dashen Main	35	12
	Wollo Sefer Premire	20	6
	Human Resource Management	38	13
	Facilities Management	54	17
	Customer Accounts & Currency Management	62	20
	Finance & Accounts	33	11
	Credit Analysis & Appraisal	8	2
	Risk & Compliance	20	6
	IT Infrastructure	16	5
	Customer Relationship	23	8
	E-Banking Service	45	14
	Engineering Service	26	8
	Office of Strategy Management	17	6
	Interest Free Banking	13	4
	Marketing & Corporate Communications	21	7
	Trade & International Banking Service	80	25
	Human Resource Development	16	5
	Internal Audit	34	11
	Research and Development	12	4
Legal & Credit Recovery	28	9	
Application Support and Development	17	6	
Program Management Office	6	2	
Grand Total		1,273	412

3.6. Data Collection Instruments

The study uses mainly close ended questionnaire as data collection instrument. The questionnaire is designing; make detail theoretical as well as empirical literature reviews.

The questionnaire has two sections; the first lists the personal profile of the respondents and the second incorporates the main drivers of employees' satisfaction and engagement, and the overall questions. The first section of the questionnaire contains demographic characteristics of the respondents such as age, gender, work experience, job title, and educational background. This helps the researcher to look the results using different demographic variables. The second section is prepared in view of the constructors of employee satisfaction and engagements, which comprises eleven categories. Of which, ten constructs are the main driver of employee satisfaction and engagement and the eleventh is the overall questions. This part is designed in the form of Likert five scales, which ranges from strongly disagree to strongly agree. This enabled the study to easily convert the qualitative aspects of the data set into quantitative scales.

Table 3.4 Constructors of employee satisfaction and engagements

S.No.	Dimension	Total Questions
1	Job Characteristics	6
2	Working Environment	8
3	Salary and Benefits	3
4	Relationship with Immediate Supervisor	10
5	Performance Management System (PMS)	4
6	Training and Development	5
7	Employees' Promotion	4
8	Service Quality	3
9	Engagement Opinion	11
10	Engagement Behavior	11
11	Overall Questions	4

3.7. Methods of Data Analysis

To analyze the data the study mainly used Statistical software applications called SPSS and STATA. These statistical software's were employed to analyze and present the data by using different statistical tools. Descriptive analysis and Ordered Logistic Regression (OLR) regression analysis are done using SPSS version 20 and STATA 14, respectively.

Descriptive analysis techniques were used to analyze the results of descriptive statistics to describe the Demographic and general results which presented by tables frequency distributions. The study is also used OLR tests. It is an appropriate method to analyze the data and determine whether significant relationships exist between independent variables and the dependent variables being measured on an ordinal level (Hsieh, 2003; Lawson and Montgomery, 2006).

3.8. Reliability Test

The study employed the Cronbach's alpha test to measure the internal consistency of the survey instrument. Conventionally, the alpha test should be greater than 70% to say the instrument is internally consistent (Tavakol and Dennick, 2011). The researcher conducted the test to ensure internal consistency of the research questionnaire. As depicted in Table 3.5, the study got 85.6% overall reliability which is much higher than the conventional cutting point, implying the test confirmed the reliability of the instrument. For individual builders of employees' satisfaction and engagement, all the constructors are reliable except for the items included to measure service quality. Thus, the service quality variable was excluded from the analysis.

Table 3.5: Cronbach's Alpha Result

Builders of Engagement	Cronbach's Alpha	Number of Items
Job Characteristics	0.765	6
Work Environment	0.761	8
Salary and Benefit	0.785	3
Relation with Immediate Supervisor	0.957	10
Performance Management System (PMS)	0.781	4
Training and Development	0.822	5
Employees' Promotion	0.68	4
Service Quality	0.338	3
Employees Opinion	0.886	11
Employees Behavior	0.891	11
Overall Questions	0.856	4

3.9. Ethical Considerations

Ethical considerations are expected to arise in any kind of research study. This paper took into consideration those ethical issues on using proper citation, formulating and clarification of the topic, design, access and use of data, analysis and reporting of the findings in a moral and responsible way.

The researcher tried to get the consent of the participants and assured them that the source of data collected would remain confidential and that their anonymity will be maintained. In addition, the participants were provided with a covering letter stating the purpose of the questionnaire.

CHAPTER FOUR

DATA ANALYSIS, INTERPRETATION AND DISCUSSION

As indicated in the preceding chapter, this research study attempted to assess to the Employees Satisfaction and Engagement in Dashen Bank s.c. in Addis Ababa. A total of 412 questionnaires were distributed to employees found in Addis Ababa and 399 (96.8%) useable questionnaires were obtained valid and used for further analysis. The data collected were presented, analyzed and interpreted using SPSS and STATA software packages.

4.1. Demographic Background of Respondents

The study gathered demographic information of the respondents, comprising gender, age, educational level, year of service in the Bank and job title, with the presumption of describing the demographic characteristics of the respondents is essential for the entire endeavor of the study.

Table 4.1: Respondents by Gender

Gender	Frequency	Percent
Male	223	56.1%
Female	176	43.9%
Total	399	100%

Source: Survey, 2019

Gender composition of the respondents indicates large proportions 56.1% of the respondents are male. Female counterparts constituted the remaining 43.9% of the respondents.

Table 4.2: Age Group of Respondents

Age	Frequency	Percent
Under 25	62	15.7%
26 – 35	251	62.5%
36 – 40	61	15.4%
41 – 50	19	4.9%
51 – 60	6	1.5%
Total	399	100%

Source: Survey, 2019

The study also gathered information about the respondent's age. As indicated in the Table 4.2, majority of the respondents 62.5% are under the age category of 26 to 35 years followed by under 25 and 36 to 40 age cohorts, scoring 15.7% and 15.4%, respectively. Overall, 93.6%

of the respondents are below 40 years old; implying the vast majority of the employees of the Bank is under active age cohort. The rest 6.4% of respondents were above 41 years old i.e. 4.9% of the respondents is between 41 to 50 and 1.5% between 51 to 60 years of age.

Table 4.3: Educational Qualification of Respondents

Education Level	Frequency	Percent
Primary school	4	1.0%
Secondary school	22	5.7%
Diploma	35	9.0%
Degree	275	70.7%
Masters and above	53	13.6%
Total	389	100%

Source: Survey, 2019

Considering education attainments, majority of the respondents 70.7% were first degree holders pursued by master and above 13.6%. The rest 9%, 5.7% and 1% of the respondents completed diploma, secondary and primary school, respectively.

Table 4.4: Work Experience of Respondents

Work Experience	Frequency	Percent
Less than 1 year	32	8.9%
1-2 years	36	10.0%
2-5 years	96	26.7%
5-10 years	107	29.8%
Above 10 years	88	24.5%
Total	359	100%

Source: Survey, 2019

Regarding work experience, Table 4.4 reveals that large proportion 29.8% of respondents have worked in the Bank from 5 to 10 years followed by respondents who served the Bank from 2 to 5 years 26.7% and above 10 years 24.5%. The remaining 8.9% and 10% worked for less than a year and from 1 to 2 years, respectively.

Table 4.5: Respondents by Job Title

Job Title	Frequency	Percent
Customer Service Officer	155	42.9%
Accountants	22	6.1%
Casher	13	3.6%
Manager	22	6.1%
Auditor	26	7.2%
Customers Service Manager	12	3.3%
Officer or Expert	68	11.8%
Secretary	30	8.3%
Other	13	3.6%
Total	361	100%

Source: Survey, 2019

The above Table 4.5, large proportion 42.9% of respondents are Customer Service Officers followed by Officers/Experts 11.8%. Accountants, Cashers, Auditors, Secretaries and Other constitute 6.1%, 3.6%, 7.2%, 8.3% and 3.6% of the respondents, respectively. The rest 6.1% and 3.3% of respondents are Managers and Customer Service Managers.

Table 4.6: Placement of Respondents

Placement	Frequency	Percent
Head Office	171	42.9%
East Addis Ababa	46	11.5%
North Addis Ababa	58	14.5%
South Addis Ababa	53	13.3%
West Addis Ababa	55	13.8%
Dashen Main and Premier Branches	16	4.0%
Total	399	100%

Source: Survey, 2019

The placement of the respondents is also important to visualize the composition of the respondents. As stipulated on the above table, 57% respondents are working in branches and the rest 43% of respondents are working in head office organs. District wise, distribution of the respondents indicates that 11.5%, 14.5%, 13.3% and 13.8% of the respondents are working in East, North, South, and West Addis Ababa districts, respectively. The remaining 4% of respondents are serving in special branches of the Bank i.e. Dashen Main and Premier Branches.

4.2. Study Results for Employees' Satisfaction Score

4.2.1 Determinants of Employee Satisfaction

The study employed ordinal logistic regression econometrics model to fetch out variables that have strong association with employees' satisfaction and engagement. In doing so, the study used Job Characteristics (*jc*), Working Environment (*we*), Salary and Benefit (*sb*), Relation with Immediate Supervisor (*ris*), Performance Management System (*pms*), Training and Development (*td*) and Employees' Promotion (*promotio*) as explanatory variables and the overall satisfaction as explained variable. As depicted on Table 4.7, the ordinal logistic regression model adequacy (Wald chi2) test is valid at 95% confidence interval. The variables *jc*, *sb* and *promotion* are found to be statistically significant determinant factors of overall satisfaction ($p < 0.01$) while the *pms* is significant at 10% significance level ($p < 0.066$). As clearly shown in the regression result, an increase in the mean values of *jc*, *sb*, *pms* and *promotion* variables the log odd of getting highly satisfied employees increases by 0.55, 0.75 0.30 and 0.43, given all other variables in the model are held constant.

Table 4.7: Ordered Logistic Regression (OLR Results)

Ordered logistic regression	Number of obs	=	368
	Wald chi2(7)	=	111.81
	Prob> chi2	=	0.0000
Log pseudo likelihood= -429.3503	Pseudo R2	=	0.1549

osq	Robust		z	P> z	[95% Conf. Interval]	
	Coef.	Std. Err.				
<i>jc</i>	.5495323	.1802983	3.05	0.002	.196154	.9029105
<i>we</i>	.0466609	.1900656	0.25	0.806	-.3258607	.4191826
<i>sb</i>	.7473665	.118653	6.30	0.000	.5148109	.9799221
<i>ris</i>	-.2134972	.1666631	-1.28	0.200	-.5401509	.1131565
<i>pms</i>	.2977309	.1616815	1.84	0.066	-.019159	.6146209
<i>td</i>	.1339469	.1480209	0.90	0.366	-.1561688	.4240626
<i>promotio</i>	.4310461	.1654275	2.61	0.009	.1068142	.7552779
/cut1	2.054155	.6836931			.7141412	3.394169
/cut2	3.410538	.6742658			2.089001	4.732075
/cut3	4.716028	.6987307			3.346541	6.085515
/cut4	7.143575	.7813301			5.612196	8.674954

To make the data interpretation simple, the marginal effects of ordinal regression model were estimated immediately after executing the above regression. The marginal effects of the regression indicates an increase in the value of jc, sb, pms and promotion by one unit, the probabilities of employees being delighted increases by 0.09, 0.122, 0.049 and 0.07, respectively. This implies that Salary and Benefits has the highest influence on satisfaction pursued by Job Characteristics and Performance Management System respectively.

Table 4.8: Marginal Effect of Ordered Logistic Regression

Marginal effects after ologit

$$y = \Pr(\text{osq}=5) (\text{predict}, \text{outcome}(5))$$

$$= .20582418$$

variable	dy/dx	Std. Err.	z	P> z	[95% C.I.]	X
jc	.0898269	.02984	3.01	0.003	.031337	.148317	3.29212	
we	.0076272	.03106	0.25	0.806	-.053251	.068506	3.3383	
sb	.122165	.01973	6.19	0.000	.083505	.160825	2.67935	
ris	-.0348984	.02731	-1.28	0.201	-.088434	.018638	3.43586	
pms	.0486673	.02669	1.82	0.068	-.003644	.100979	3.0865	
td	.021895	.024	0.91	0.362	-.025141	.068931	3.05851	
promotion	.070459	.02657	2.65	0.008	.018385	.122533	2.85553	

4.2.2 Overall Employees' Satisfaction Score

The overall satisfaction score of the Bank was computed, adding the positive agreement levels i.e. 'strongly agree' and 'agree' responses of 'overall, I am satisfied with the Bank' statement. The study used this overall satisfaction statement for calculation because human need is diverse and unlimited. Consequently, the study cannot incorporate all satisfaction builders. The overall questions instead of summing up each constructs of satisfaction. Based on the computation, the overall satisfaction of the Bank is 70.3% with 42.7% agreement and 27.6% strong agreement level. 13.6% of respondents express their disagreement and the rest 16.2% of the respondents remains neutral.

Table 4.9: Overall Satisfaction Score

Description	Agreement Level					Overall Satisfaction Score (A+B)
	Strongly Disagree	Disagree	Neutral	Agree (A)	Strongly Agree (B)	
Overall, I am satisfied with my Bank	4.8%	8.8%	16.2%	42.7%	27.6%	70.3%

Source: Survey, 2019

4.2.3 Overall Satisfaction by Employees Profile

Gender

Many studies pointed gender as a determinant factor for employees' satisfaction. For instance, Yusof *et al.* (2014) conveyed that there is a significant satisfaction differences between female and male employees. Ahemed *et al.* (2010) noted the satisfaction level of female employees is significantly higher than their male counterparts. Consistent with the above empirical studies, the study result shows females are more satisfied, registering 74.1% satisfaction level than their male counterparts 67%.

Table 4.10: Overall Satisfaction by Gender

Gender	Strongly Disagree	Disagree	Neutral	Agree (A)	Strongly Agree (B)	Overall Satisfaction Score (A+B)
Male	4.4%	10.7%	18.0%	41.7%	25.2%	67.0%
Female	5.4%	6.6%	13.9%	44.6%	29.5%	74.1%

Source: Survey, 2019

Age

Empirical studies showed inconclusive results regarding employee's age and their satisfaction level. Sageer *et al.* (2012), for instance, indicated that younger age employees have more likelihood of being satisfied than old aged employees. On the contrary, Bista (2016) found middle age group of employees were more satisfied than the lower and higher age group of employees. This study result aligns to none of the above studies. Dashen Bank employees' satisfaction level increases when the age of the employees increases.

Table 4.11: Overall Satisfaction by Age

Age Group	Strongly Disagree	Disagree	Neutral	Agree (A)	Strongly Agree (B)	Overall Satisfaction Score (A+B)
Under 25	8.6%	15.5%	8.6%	37.9%	29.3%	67.2%
26-35	4.7%	8.5%	17.9%	45.7%	23.1%	68.8%
36-40	1.7%	5.1%	20.3%	37.3%	35.6%	72.9%
41-50	5.9%	0.0%	5.9%	41.2%	47.1%	88.2%
51-60	0.0%	0.0%	0.0%	50.0%	50.0%	100.0%

Source: Survey, 2019

Education Level

As stipulated on Table 4.12, satisfaction and employees' education level has some relationship. On average, the satisfaction level of employees is dwindling when their education level is surging, with the exception of secondary education. Primary education completed employees have the highest satisfaction level of 100% chased by diploma and secondary education completed, scoring 80% and 77.8%, respectively. First degree and Masters and above holders are the least satisfied. This is similar with the finding of Gürbüz (2007) study in which the level of job satisfaction for the low education level groups is higher than the high education level groups.

Table 4.12: Overall Satisfaction by Educational Level

Educational Level	Strongly Disagree	Disagree	Neutral	Agree (A)	Strongly Agree (B)	Overall Satisfaction Score (A+B)
Primary school	0.0%	0.0%	0.0%	50.0%	50.0%	100.0%
Secondary school	5.6%	0.0%	16.7%	61.1%	16.7%	77.8%
Diploma	5.7%	5.7%	8.6%	25.7%	54.3%	80.0%
Degree	4.5%	10.2%	16.2%	42.1%	27.1%	69.2%
Masters and above	3.9%	7.8%	23.5%	52.9%	11.8%	64.7%

Source: Survey, 2019

Work Experience

Studies done by Sarker (2003), Dawal and Taha (2004), Hulin and Smith (1975) and Leeand Wilbur (1985) revealed that satisfaction level of experienced employees is higher than less experienced employees. This is may be due to the fact that employees' belongingness to the organization increases with experience. Though, as depicted in Table 4.13, Dashen Bank's employees' experience has an erratic trend with satisfaction, employees with above 10 years of experience have the highest satisfaction level 80.2%, compared to 70% average satisfaction score of employees with less than ten years' experience.

Table 4.13: Overall Satisfaction by Work Experience

Work Experience	Strongly Disagree	Disagree	Neutral	Agree (A)	Strongly Agree (B)	Overall Satisfaction Score (A+B)
Less than 1 year	3.4%	13.8%	10.3%	41.4%	31.0%	72.4%
1-2 years	8.8%	11.8%	0.0%	47.1%	32.4%	79.4%
2-5 years	5.4%	8.6%	21.5%	43.0%	21.5%	64.5%
5-10 years	1.9%	9.5%	24.8%	40.0%	23.8%	63.8%
Above 10 years	6.2%	6.2%	7.4%	42.0%	38.3%	80.2%

Source: Survey, 2019

Job Title

Comparing employees satisfaction across different job titles, Managers and Customer Service Managers have 90.5% and 81.8% satisfaction score, respectively, followed by other which have an overall satisfaction score of 80%. Low satisfaction level is recorded by Customer Service Officers 64.2% and Officers/Experts 66.2%. Others such as Accountants, Auditors, Secretaries and Cashers have an overall satisfaction score of 77.3%, 76.9%, 76.7% and 69.2%, respectively.

Table 4.14: Overall Satisfaction by Job Title

Job Title	Strongly Disagree	Disagree	Neutral	Agree (A)	Strongly Agree (B)	Overall Satisfaction Score (A+B)
Customer Service Officer	10.1%	12.2%	13.5%	39.9%	24.3%	64.2%
Accountants	0.0%	0.0%	22.7%	40.9%	36.4%	77.3%
Casher	0.0%	15.4%	15.4%	23.1%	46.2%	69.2%
Manager	0.0%	4.8%	4.8%	57.1%	33.3%	90.5%
Auditor	0.0%	7.7%	15.4%	50.0%	26.9%	76.9%
Customer Service Manager	0.0%	0.0%	18.2%	45.5%	36.4%	81.8%
Officer/Expert	3.1%	10.8%	20.0%	44.6%	21.5%	66.2%
Secretary	0.0%	6.7%	16.7%	40.0%	36.7%	76.7%
Other	0.0%	0.0%	20.0%	30.0%	50.0%	80.0%

4.2.4 Builders of Employee Satisfaction

Different scholars indicate a number of factors to determine the level of employee's satisfaction. Among those scholars, Maslow (1954), Herzberg *et al.* (1959), Spector (1997), Heckman and Oldman, (1976), etc., have attempted to identify the components of job satisfaction, measure the relative importance of each component of job satisfaction and examine the effects of these components on workers and the organizations. These scholars suggested different outlooks about the constructs of employees' satisfaction. In order to use the augmented version of employees satisfaction constructs, the study used the constructs (drivers) that are frequently presented in contemporary employees' satisfaction surveys such as job characteristics, working environment, salary and benefits, relationship with immediate supervisors, training and development, performance management system and promotion.

4.2.4.1 Job Characteristics

Job characteristic is one of the main drivers of employees' satisfaction. Hickman and Oldham (1976) conveyed the role of job characteristics in enhancing the internal work motivation and satisfaction of job incumbent, implying employees' quest meaningful work that meets their skill and knowledge. This is not meant satisfied employees require simple work. Satisfied employees rather may see their jobs as more complex than dissatisfied individuals (Loher and Noe, 1985). Na-Nan and Pukkeeree (2013) supports the influence of job characteristics on satisfaction. Schuurman (2012) bolstered the importance of job characteristics to employees' satisfaction, getting a positive connection between job characteristics, satisfaction, health and social life. Many other empirical studies and literatures also explained the effect of job characteristics on employees' satisfaction pursuing a similar fashion. This study, therefore, asked the employees using six attributes of job characteristics.

Table 4.15: Agreement Level for Job Characteristics

Description	Strongly Disagree	Disagree	Neutral	Agree (A)	Strongly Agree (B)	Overall Agreement Level (A+B)
The job has the right set of duties as per my ability.	10.5%	24.8%	12.8%	41.7%	10.2%	51.9%
I understand my work responsibility since it is clearly defined	4.1%	14.5%	14.8%	52.6%	14.0%	66.6%
My day to day activity is in line with the job description.	6.6%	22.8%	16.4%	44.8%	9.5%	54.2%
I am empowered to execute my job.	4.6%	13.7%	12.9%	50.9%	18.0%	68.9%
I can perform my work without intrusion	5.4%	18.3%	13.7%	43.4%	19.1%	62.5%
There is job rotation in our process.	22.6%	29.6%	15.2%	26.0%	6.7%	32.6%

Source: Survey, 2019

Majority of the respondents agreed that they are empowered to execute the jobs 68.9%. Clarity of work responsibility and the accomplishment of the work without intrusion have the agreement level of 66.6% and 62.5% respectively. 54.2% of the respondents replied that their day to day activities are in line with the job description. On the contrary, a large portion (67.4%) of the respondents expresses their disagreement regarding the presence of job rotation in their respective workplaces. Job rotation is not only important to surge the satisfaction level of employees but also it supports the organization in the creation of all rounded employees and future successors.

4.2.4.2 Working Environment

Many businesses failed to understand the importance of working environment for employee satisfaction and productivity. Due to lack of curiosity to observe the working environment, organizations face a lot of difficulties from employees as well as customers side. Employees need a working environment that allows them to work unreservedly without problems.

Salunke (2015) noted sound work environment is important to create the social relation at workplace and also maintain the relationship between colleague, supervisor and the organization. Without healthy working environment, the organization would not able to produce happy and productive employees. Additionally, good working environment reduces the intent of employees to quit a job significantly (Markey, Ravenswood and Webber, 2012). Consequently, making the working environment well off engenders high employee satisfaction, productivity and profitability to the organizations. Considering the outcome of good working environment, organizations have to provide attention to physical as well as intangible working environments such as cleanness of the workplace, availability of necessary office equipment, availability of adequate staffs, smoothing relationship with co-workers; building good team work among employees as well as work units/ branches.

Table 4.16: Agreement Level for Working Environment

Description	Strongly Disagree	Disagree	Neutral	Agree (A)	Strongly Agree (B)	Overall Agreement Level (A+B)
My general work area is adequately clean	22.6%	21.6%	7.4%	34.6%	13.7%	48.3%
Necessary office equipment is readily available to discharge my duties	18.9%	31.6%	11.4%	30.8%	7.3%	38.1%
My work unit /district /department/branch has been adequately staffed	15.0%	30.2%	15.2%	32.0%	7.6%	39.6%
My co-workers work in accordance with the common values of the bank	3.6%	15.9%	23.3%	47.3%	10.0%	57.3%
I have smooth relationship with coworkers	1.0%	2.5%	3.3%	53.4%	39.8%	93.2%
There is good teamwork among employees in the office/ department/ branch	1.5%	8.8%	11.3%	53.0%	25.4%	78.4%
There is good teamwork among different offices/ departments/ branches	7.6%	29.9%	25.6%	29.4%	7.6%	37.0%
I feel safe in my work environment	5.1%	18.4%	13.0%	48.4%	15.1%	63.5%

Source: Survey, 2019

As stipulated in the table 4.16, the study asked employees about eight working environment related questions. The vast majority 93.2% of respondents express that they have smooth relationship with co-workers. This is good news to the banks since the relationship amid workers could play a pivotal role in regulating the overall satisfaction of employees and persuading to establish a good teamwork in the respective branches and work units. This is apparently observed on Table 4.16, showing 78.4% agreement level on the availability of good teamwork amongst employees in their work unit/branches albeit some efforts are required to bring the rest employees to the center stage. However, 37.0% score on the availability of good teamwork among different offices/departments/ branches poured cold water on the corporate level teamwork, indicating the Bank is not able to spread department and branch level teamwork spirit to corporate level. Presence of necessary equipment in the workplace, adequate staff and the effort of making the workplace clean have also the least agreement level, scoring 38.1%, 39.6%, 48.3% respectively.

4.2.4.3 Salary and Benefits

The effect of salary and benefit on the satisfaction is a debatable issue amid academia as well as practitioners. Academic theories stand on the two extreme opposite side. Scholars such as Maslow, Taylor and Adams support the positive effect of salary and benefit on employees' satisfaction whereas Herzberg and other advocators of his theory said that salary and benefit has no any effect on the satisfaction level of employees, instead it preserves dissatisfaction of employees. Recent empirical studies done by Usman, Akbar and Ramzan (2013), Tessema, Ready and Embaye (2013), Odunlade (2012), Rasch and Szytko (2013) witnessed the influence of salary and benefits on the overall satisfaction of employees. Thus, the study comprises salary and benefits as important builder of satisfaction.

Table 4.17: Agreement Level for Salary and Benefit

Description	Strongly Disagree	Disagree	Neutral	Agree (A)	Strongly Agree (B)	Overall Agreement Level (A+B)
I am happy with the salary that the Bank pays for me	22.6%	27.2%	12.1%	31.3%	6.9%	38.2%
I am satisfied with the banks benefits package	19.1%	27.6%	13.7%	30.0%	9.6%	39.5%
The bank has paid and offered a competitive salary and benefit comparing with similar institutions	26.4%	31.3%	16.9%	19.5%	5.9%	25.4%

Source: Survey, 2019

The reaction of employees regarding salary and benefits shows 38.2% of the respondents are satisfied by the salary and 39.5% feel happy with the benefit packages offered by the Bank. Furthermore, employees were asked to express their feeling about salary and benefits competitiveness. The result indicates (74.6%) of the respondents do not felt that the bank has a competitive salary and benefits package, compared with similar institutions.

4.2.4.4 Relationship with Immediate Supervisor

Supervisor- subordinate relationship is an important aspect of employees' satisfaction. Benign supervisor and subordinate relationship helps the organization to tumble the job satisfaction gap and thereby make the employees to please in their workplace. The relationship between supervisor and subordinates is mostly driven by the perception of fairness and treatment (Sturman and Park, 2016), implying employees' perception towards their supervisors affects their satisfaction. Studies conducted in US and Canada in 1979 found the relationship between supervisors and subordinates is an important predictor of employees' satisfaction (Chan *et al.*, 2006). Understanding this facet, the study assessed the relationship between Bank's supervisors and their subordinates using ten attributes that are relevant to measure the attitude of employees to their respective supervisors.

Table 4.18: Relationship with Immediate Supervisor

Description	Strongly Disagree	Disagree	Neutral	Agree (A)	Strongly Agree (B)	Overall Agreement Level (A+B)
My immediate supervisor provides sufficient information and directions related to my work	7.7%	14.3%	11.8%	51.4%	14.8%	66.2%
My immediate supervisor handles my work-related issues satisfactorily	6.1%	18.4%	15.1%	45.8%	14.6%	60.4%
My immediate supervisor acknowledges me when I do my work well	7.7%	24.0%	14.9%	41.5%	11.9%	53.4%
My supervisor helps me to dedicate my fullest potential	6.9%	21.0%	19.2%	40.0%	12.8%	52.8%
My immediate supervisor urges me when my work needs improvement	6.7%	16.7%	18.2%	45.9%	12.6%	58.5%
My immediate supervisor treats employees fairly	7.8%	10.9%	18.9%	44.2%	18.3%	62.5%
I feel I can trust what my immediate supervisor tells me	4.6%	8.0%	17.3%	56.4%	13.7%	70.1%
My immediate supervisor is open to hear employee's opinion and feedback	5.1%	12.0%	16.6%	51.2%	15.1%	66.2%
Employees' complaints are resolved without delay by the respective management body	18.9%	24.5%	22.2%	27.9%	6.5%	34.4%
Generally, I have a good relation with my Immediate supervisor	3.5%	5.9%	13.4%	53.5%	23.7%	77.2%

Source: Survey, 2019

As depicted on the above table, a large number of respondents 77.2% stated that they have good relationship with their immediate supervisor followed by respondents who conveyed 'I can trust my immediate supervisor' 70.1% and supervisor's ability to provide sufficient information and directions related to the work, and supervisors' capability to hear

employee’s opinion and feedback scored 66.2% each. However, the study result reveals that supervisors have a limitation of providing acknowledgement for their subordinates when the subordinates do well 53.4% and assisting the employees to dedicate their fullest potential 52.8%. Additionally, (65.6%) of the respondents acceded their complaints are not solved without delay by the respective management body. This might be resulted from the centralized compliant handling practice of the bank.

4.2.4.5 Performance Management System (PMS)

The aim of PMS is to improve the contribution of employees towards the organization objectives. The most essential issue in PMS is the respond of appraisers and appraises to a PMS. They are not responding favorably unless they find it equitable. PMS is not always achieving the required result due to various reasons, of which the perception of employees has a determinant role in the success of PMS and on the corresponding satisfaction (Naji, Mansour and Leclerc, 2015). A set of four attributes were used in this study to assess the perception of employees regarding the performance management system of the Bank.

Table 4.19: Performance Management System (PMS)

Description	Strongly Disagree	Disagree	Neutral	Agree (A)	Strongly Agree (B)	Overall Agreement Level (A+B)
Criteria set to measure performances of employees are clear & comprehensive	13.9%	25.5%	22.9%	29.6%	8.0%	37.6%
The performance evaluation system encourages me on work	14.3%	28.3%	22.9%	27.3%	7.3%	34.5%
My supervisor evaluates my work honestly	10.1%	14.2%	25.5%	38.7%	11.6%	50.3%
My supervisor gives me immediate feedback to my performance evaluation results	7.5%	16.7%	26.7%	39.8%	9.3%	49.1%

Source: Survey, 2019

As depicted on table 4.19, almost all attributes have less than 50% agreement level with the exception of the statement ‘my supervisor evaluates my work honestly’, which is marginally above 50%, scoring 50.3%. Supervisors’ feedback to performance evaluation placed second, registering 49.1%. Majority of employees said that the PMS system of the Bank do not

encourage them to perform better (65.5%) and the criteria set to measure the performance of the employees are not clear and comprehensive (62.4%). Overall, the PMS dimension of satisfaction scored low agreement level in its entire attribute. This is may be due to the Bank is merely working on performance appraisal, which is one component of PMS, by compromising other components of PMS.

4.2.4.6 Training and Development

Training and development is important for the organization not only to coup with the current dynamic working environment but also has a great contribution for the satisfaction of employees as well as customers. Employees desire to develop professionally in the organization. This desire could be real when employees believe that the organization has been working on professional development of employees and perceived the selection process of the training is free from bias. Training and development, thus, has a direct effect on the satisfaction of employees. This study, therefore, listed five attributes to measure the perception of employees towards the training and development program of the Bank.

Table 4.20: Training and Development

Description	Strongly Disagree	Disagree	Neutral	Agree (A)	Strongly Agree (B)	Overall Agreement Level (A+B)
The bank works on professional development	14.1%	29.7%	23.5%	28.6%	4.1%	32.7%
The bank provides induction training immediately	12.0%	25.4%	14.5%	39.7%	8.4%	48.1%
I attended various trainings organized by the bank in different times	9.3%	21.3%	10.0%	50.6%	8.7%	59.4%
Trainings given by the Bank helped me to improve my skill	10.3%	19.8%	17.7%	42.9%	9.3%	52.2%
The selection process of trainees is free from bias	14.9%	21.6%	29.8%	27.8%	5.9%	33.7%

Source: Survey, 2019

The perception of employees towards training and development of the Bank indicates that out of five attributes only two attributes are scored above 50%, i.e. the opportunity of attending various trainings 59.4% and the effectiveness of the training to enhance the skills of employees 52.2%. However, mealy 32.7% of employees know the Bank's commitment for professional development and 33.7% of the employees conveyed that the selection

process of the Bank for training is free from bias. Furthermore, 48.1% of the employees said that the Bank gives induction training immediately.

4.2.4.7 Employees' Promotion

The study considered employees promotion as one of the attribute of satisfaction. Studies conducted by Mustapha and Zakaria (2013), Khan and Mishara (2013) and Naveed, Usman and Bushra (2011) support the influence of employees' promotion on job satisfaction. The employees who believe a promotion is possible in the Bank, vacant posts are assessable by all employees, the requirements listed on the vacant posts are reasonable and the selection process of the vacant post is free from partiality have high satisfaction, compared to others. Considering the above-mentioned facts, Employees' perception regarding promotion practice within the Bank is assessed using four features.

Table 4.21: Employees' Promotion

Description	Strongly Disagree	Disagree	Neutral	Agree (A)	Strongly Agree (B)	Overall Agreement Level (A+B)
There are opportunities for job promotion within the bank	31.0%	31.7%	15.2%	17.5%	4.6%	22.1%
We receive vacant post announcement on time	6.3%	9.9%	10.7%	57.4%	15.7%	73.1%
The requirements for vacant posts are reasonable	15.4%	22.0%	30.1%	28.1%	4.3%	32.4%
Selection of Employees for promotion is free from partiality	21.2%	20.2%	39.9%	14.5%	4.1%	18.7%

Source: Survey, 2019

The promotion dimension of employees' satisfaction indicates only one attribute is above 50%, which is accessibility of vacant posts on time 73.1%, implying the Bank has worked strongly to address the vacant posts to employees. This is evidenced by the mere fact that internal vacant posts are available in the Bank's portal as well as posted on notice boards of each branch and work unit. However, other aspect of promotion are far lower than the expected level, scoring reasonability of the requirements of the vacant posts 32.4%; the opportunity for promotion in the Bank 22.1% and impartiality in the selection of employees 18.7%. This suggests although the Bank is working well in the announcement of the vacant posts, it requires a work to improve the attitude of employees toward other aspects of promotion.

4.3 Study Result for Employees Engagement

The concepts of satisfaction, commitment and employee’s engagement are most often used by academicians and business specialists interchangeably. However, different scholars (Khan, 1990; Maslach *et al.*, 2001; Schaufeli, 2012) stressed the meaning of these concepts are not the same, albeit they have some properties they shared in common. The intersection point on the concept of satisfaction and contribution has been used to derive employee’s engagement score (BlessingWhite, 2015).

4.3.1 Determinants of Engagement

The study deployed ordered logistic econometrics regression model to determine the most influencing factors of engagement. Additionally, the model used the SHRM definition of engagement to put engagement as a function of engagement condition, engagement opinion and behavior. The model, thus, used engagement attributes, namely, engagement condition (measured by overall satisfaction question), engagement opinion and engagement behavior as an explanatory variables and engagement score served as explained variable.

Table 4.22: Ordered Logistic Regression for Engagement

Ordered logistic regression	Number of obs	=	282
	Wald chi2(3)	=	97.43
	Prob> chi2	=	0.0000
Log pseudo likelihood = -159.38862	Pseudo R2	=	0.5488

e1	Robust		z	P> z	[95% Interval]	
	Coef.	Std. Err.			Conf.	
osq	3.720513	.3890614	9.56	0.000	2.957967	4.48306
eo	1.422269	.3152121	4.51	0.000	.8044645	2.040073
eb	.004591	.2283953	0.02	0.984	-.4430555	.4522376
/cut1	11.1476	1.702908			7.809958	14.48524
/cut2	15.70646	1.900499			11.98155	19.43137
/cut3	18.55922	2.172044			14.30209	22.81634
/cut4	24.42635	2.621204			19.28888	29.56381

The model estimation result revealed that the specified model is fitted with the observed data measured by the Wald chi2 test at 95% confidence interval ($p < 0.01$). In addition, the engagement condition (overall satisfaction) and engagement opinion variables are found to

be statistically significant ($p < 0.01$) while the engagement behavior variable is insignificant, implying the model rejects the null hypothesis of engagement condition and opinion. As indicated in the above table, an increase in mean values of engagement condition and engagement opinion variables the log odd of getting engaged employees increases by 3.72 and 1.42, respectively.

Table 4.23: Marginal Effect for Almost and Fully Engaged

Marginal effects after ologit								
y = Pr(e1==4) (predict, outcome(4))								
= .84539405								
variable	dy/dx	Std. Err.	z	P> z	[95% C.I.]	X
osq	.3761582	.0875	4.30	0.000	.204656	.547661		3.9539
eo	.1437969	.04092	3.51	0.000	.0636	.223994		3.98855
eb	.0004642	.02309	0.02	0.984	-.044794	.045722		3.37186
. mfx, predict (outcome(5))								
Marginal effects after ologit								
y = Pr(e1==5) (predict,outcome(5))								
= .01750609								
variable	dy/dx	Std. Err.	z	P> z	[95% C.I.]	X
osq	.0639914	.02015	3.18	0.001	.024502	.103481		3.9539
eo	.0244625	.00764	3.20	0.001	.009497	.039428		3.98855
eb	.000079	.00393	0.02	0.984	-.007629	.007787		3.37186

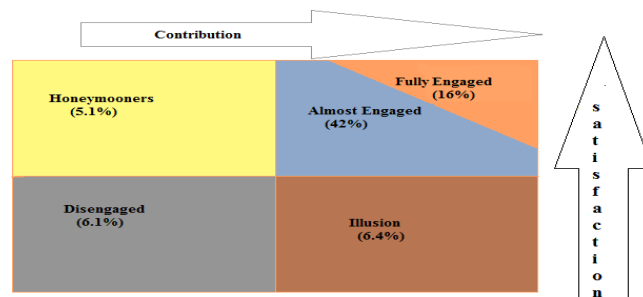
Referring the marginal effect estimation result presented in the above table, the probabilities of employees fall under the engagement category of 'almost engaged' increase by 0.38 and 0.14 for a one unit change in the mean values of engagement condition (*osq*) and engagement opinion (*eo*). Likewise, an increase in engagement condition and engagement opinion variables by one unit results an increase in the probabilities of employees being in the engagement category of 'fully engaged' by 0.064 and 0.024, respectively. Overall, the magnitude as well as the significance level of the independent variables reveals engagement condition (satisfaction) has greater contribution to engagement pursued by engagement

opinion. But, engagement behavior does not have any statistical significant effect on the engagement.

4.3.2 Overall Engagement Score

The study used X-Model to calculate the engagement score of the Bank. This model commends to employ satisfaction and contribution variables since the former coined the employees’ hope to attain their visions, goals, values and strategies and the latter is the employees’ effort to achieve the organization’s vision, goals, values and strategies. In doing so, the model tries to identify the intersections of individual aspiration to achieve their vision, goals, values and strategies and organizational vision, goals, values and strategies. It further divided the intersection point into four quadrants, as depicted on Figure 4.1 below, to apparently show in which quadrant the employees are belongs. Each quadrant explicitly explains the employs behavior in the workplace. The upper right quadrant represents overall engagement score, which constitutes fully or extremely engaged employees and almost engaged employees. The upper left quadrant shows the percentage of honeymooners, with high satisfaction and low contribution. The lower left and lower right quadrants represent the proportion of disengaged, with low satisfaction and low contribution and disillusioned, with low satisfaction and high contribution, respectively.

Figure 4.1: Overall Engagement Level of Employees



Source: Own Computation 2019

Thus, as depicted on the figure above, 16% of employees of Dashen bank felt fully or extremely engaged. This employees are ‘strongly satisfied’ and at the same time ‘strongly committed’. Extremely engaged employees are firmly dedicated to achieve the organization goals, hoped to grow in the organization and on the right track to achieve their personal interest. Large proportion 42% of employees of the Bank grouped under almost engaged

category. These employees are dedicated to the organization objectives and also happy in their track but they lack consistency in their performance. Combining the two best performers i.e. fully engaged and almost engaged, the study stood at the overall engagement score of 58%.

Although it is difficult to compare DB's engagement score with other countries and regions that have different economic structure, social exposure and culture, the survey compares the result with the Aon Hewitt (2017) survey to give some insight. The Aon Hewitt (2017) result revealed that the global engagement level is 63%, Europe, Asia and Africa registered 58%, 62% and 61% engagement level respectively, indicating DB's employee engagement score is equal to Europe engagement score, but it is slightly lower than global, Africa and Asia score.

The upper left quadrant, honeymooners constitutes 5.1% of the employees with high satisfaction and low contribution. Mostly, low contribution of honeymooners emerges from their newness to the role. Thus, they are not productive as engaged ones despite high satisfaction. The bank can move these employees to engaged ones through giving continuous on job trainings. The disillusioned employees constitute 6.4% of the employees. These employees felt contributing but lack energy due to exhaustion. The last but not the least quadrant is the disengaged employees, which accounts 6.1% of the employees. These employees are neither satisfied nor contributed. They are waiting a chance of leaving the bank. Unless, they are simply spend their time without significant contribution to the bank like free rider. The remaining 24.5% of respondents found to be neutral because they provide no answer to the satisfaction and contribution questions or for either of the two questions.

4.3.3 Engagement by Employees' Profile

As indicated by many scholars, demographic characteristics of employees such as gender, age, work experience, and job title have influence on engagement level of employees. Thus, the study tries to show the engagement scores of employees who have different demographic characteristics.

Gender

Engagement level is greatly differed by gender of employees. Researches (Shukla *et al.*, 2017; Dromey, 2014; Jaworek and Dylag, 2015) showed that female employees are more likely to be engaged than their men counterpart. A survey report by SHRM got 6% higher engagement score of female than men (SHRM, 2017). This survey result is in line with the SHRM survey report, finding engagement difference between female and men. As stated on Table 4.24, the higher engagement score 60.8% goes to female while the lower engagement level 55.6% was registered by male counterparts, indicating 5.2% difference, which is 0.8 percentage point lower than SHRM survey result. Moreover, the percentage of disengaged 6%, disillusion 5.4% and honeymooner 4.2% put female at a better engagement level than male.

Table 4.24: Engagement Level by Gender

Gender	Disengaged	Illusion	Honeymooners	Almost Engaged (A)	Fully Engaged (B)	Neutral	Overall Engagement Score (A+B)
Male	6.3%	7.3%	5.4%	40.0%	15.6%	25.4%	55.6%
Female	6.0%	5.4%	4.2%	45.2%	15.7%	23.5%	60.8%

Source: Survey, 2019

Age

Age can be considered as a determinant factor for employees' engagement. Garg (2014) witnessed the effect of age on employees' engagement, stating young employees are less engaged than middle aged employees. This could be due to peculiar nature of engagement, which requires some knowledge about the organization to peg their interest with the organization goals and values. Taking engagement as mirror image of stress and burnout, Antoniou *et al.* (2006) also concluded that younger and relatively new employees have low level of engagement (higher level of stress and burnout). Similarly, this study result shows the level of engagement increases with the age of employees. As shown on table 4.25, the employees under 51 to 60 years category scored 100% which is the highest, whereas the employees under the age of 25 years are the least, scoring 51.3%.

Table 4.25: Engagement Level by Age

	Disengaged	Illusion	Honeym ooners	Almost Engaged (A)	Fully Engaged (B)	Neutral	Overall Engagement Score (A+B)
Under 25	12.1%	12.1%	8.6%	37.9%	13.8%	15.5%	51.7%
26-35	6.0%	6.0%	4.7%	41.6%	14.6%	27.0%	56.2%
36-40	3.4%	3.4%	1.7%	45.8%	18.6%	27.1%	64.4%
41-50	0.0%	0.0%	11.8%	47.1%	23.5%	17.6%	70.6%
51-60	0.0%	0.0%	0.0%	50.0%	50.0%	0.0%	100.0%

Source: Survey, 2019

Educational Level

Education increases the expectation of employees from the organization. This makes education to have an inverses relationship with engagement. Khan *et al.* (2013) noted people with low level of education shows a great commitment for their organizations. This study result is in line with Khan *et al.* (2013) finding, indicating with the exception of secondary school education, education has a negative relationship with engagement; meaning when education level of employees' increases, the engagement level decreases. The highest engagement is registered by primary level educated employees 75% followed by Diploma 65.7% and Degree 58.1%. Lower level of engagement is registered by Secondary school completed employees 50.5% and those employees with Master's Degree and above 52.9% holders.

Table 4.26: Engagement Level by Educational Level

	Disengaged	Illusion	Honeym ooners	Almost Engaged (A)	Fully Engaged (B)	Neutral	Overall Engagement Score (A+B)
Primary school	0.0%	0.0%	25.0%	75.0%	0.0%	0.0%	75.0%
Secondary school	5.6%	0.0%	11.1%	44.4%	5.6%	33.3%	50.0%
Diploma	2.9%	5.7%	5.7%	25.7%	40.0%	20.0%	65.7%
Degree	6.4%	7.2%	3.8%	43.0%	15.1%	24.5%	58.1%
Masters and above	7.8%	3.9%	7.8%	43.1%	9.8%	27.5%	52.9%

Source: Survey, 2019

Work Experience

Table 4.27, shows erratic result, depicting employees who have from 1 to 2 years of experience registered the highest engagement level 70.6% followed by employees who have work experience of above 10 years 67.9%. Lower engagement level is observed on employees with 2 to 5 years 50.5% and 5 to 10 years 55.2% work experience.

Table 4.27: Engagement Level by Work Experience

	Disengaged	Illusion	Honeymooners	Almost Engaged (A)	Fully Engaged (B)	Neutral	Overall Engagement Score (A+B)
Less than 1 year	6.9%	10.3%	10.3%	41.4%	17.2%	13.8%	58.6%
1-2 years	11.8%	8.8%	5.9%	55.9%	14.7%	2.9%	70.6%
2-5 years	5.4%	7.5%	4.3%	37.6%	12.9%	32.3%	50.5%
5-10 years	5.7%	3.8%	1.9%	38.1%	17.1%	33.3%	55.2%
Above 10 years	6.2%	4.9%	4.9%	49.4%	18.5%	16.0%	67.9%

Source: Survey, 2019

Job Title

As shown in table 4.28, Managers 81% and Customer Service Managers 72.7% are the most engaged employees. Secretaries and Accountants have an engagement score of 63.3% and 61.9%, respectively. Officer/Expert and other have 60% engagement score while the engagement level for Cashers and Auditor is 53.8%. The lowest engagement level is scored by Customer Service Officer 50.7%.

Table 4.28: Engagement Level by Job Title

	Disengaged	Illusion	Honeymooners	Almost Engaged (A)	Fully Engaged (B)	Neutral	Overall Engagement Score (A+B)
Customer Service Officer	10.8%	10.8%	6.8%	37.2%	13.5%	20.9%	50.7%
Accounts	0.0%	0.0%	4.8%	38.1%	23.8%	33.3%	61.9%
Casher	15.4%	0.0%	15.4%	30.8%	23.1%	15.4%	53.8%
Manager	4.8%	0.0%	4.8%	57.1%	23.8%	9.5%	81.0%
Auditor	0.0%	7.7%	7.7%	42.3%	11.5%	30.8%	53.8%
Customer Service Manager	0.0%	0.0%	0.0%	54.5%	18.2%	27.3%	72.7%
Officer/Expert	4.6%	6.2%	0.0%	52.3%	7.7%	29.2%	60.0%
Secretary	3.3%	0.0%	0.0%	33.3%	30.0%	33.3%	63.3%
Other	0.0%	0.0%	10.0%	30.0%	30.0%	30.0%	60.0%

4.3.4 Builders of Employee Engagement

The study adopted the attributes of engagement mainly from SHRM. It views engagement as the sum of three constructs such as engagement condition, workers’ opinion and behavior.

4.3.4.1 Engagement Conditions

A number of job satisfaction contributors such as job characteristics, working environment, salary and benefits, relationship with immediate supervisor, performance management system, training and development and employee’s promotion are linked to employee engagement; these aspects are described as the conditions for engagement. They refer to the employees’ capacity and reasons to engage. Optimal levels of employee engagement can be reached by promoting workplace aspects that linked with overall job satisfaction. Providing these idea circumstances, the organization is expected to allow employees to commit their due attention to their work.

4.3.4.2 Engagement Opinions: The “Feel” of Employee Engagement

Engagement opinions are expressed through feelings of deep concentration, eagerness and passion. It captures personal reflection of employees about their works. Personal engagement invigorates employees to feel enthusiastic and energized by their work. The study collected employee’s feeling about selves in the bank. In doing so, eleven elements were assessed in order to know employees opinion about selves in the bank.

Table 4.29: Agreement Level on Engagement Opinion

	Strongly Disagree	Disagree	Neutral	Agree (A)	Strongly Agree (B)	Overall Agreement Level (A+B)
I can explain the Bank’s Vision, Mission and Values for others	2.3%	6.1%	9.6%	53.4%	28.6%	82.0%
I know this years’ departmental/ branch plan	6.4%	17.3%	12.8%	43.4%	20.2%	63.5%
My work has a great role to achieve the Bank’s vision, mission and goals	2.3%	5.6%	9.4%	51.6%	31.1%	82.8%
I am determined to accomplish my work goals	1.5%	1.8%	5.1%	48.9%	42.7%	91.6%

	Strongly Disagree	Disagree	Neutral	Agree (A)	Strongly Agree (B)	Overall Agreement Level (A+B)
I am often so wrapped up in my work that hours go by like minutes	5.7%	25.1%	25.9%	31.3%	11.9%	43.3%
I have passion and excitement about my work	3.1%	8.2%	11.6%	49.7%	27.3%	77.1%
I frequently feel like I am putting all my effort into my work	1.0%	4.9%	8.5%	52.2%	33.4%	85.6%
I am highly motivated by my work goals	3.9%	14.7%	24.7%	43.0%	13.6%	56.7%
While at work, I am completely focused on my job	0.8%	4.9%	9.3%	56.3%	28.7%	85.0%
I enjoy volunteering for activities beyond my job requirements	1.6%	5.4%	8.3%	53.1%	31.6%	84.7%
I feel completely plugged in at work, like I am always on full of power	0.8%	3.4%	10.1%	51.4%	34.4%	85.8%

The above table displays reflection of employees’ about their own work. The vast majority of employees 91.6% agreed with the statement that they were determined in meeting their work goals. Similarly, 85.8% of employees agreed that they felt completely plugged in at work followed by the statements of putting all efforts in to their work (85.6%) and focused on their job 85%. More than three-fourths 82% of employees had a clear understanding of their organization’s vision/mission. About 43.3% of employees agreed that they felt fascinated in their work.

4.3.4.3 Engagement Behaviors: The “Look” of Employee Engagement

Engagement behaviors can be described as an action that positively contribute to the welfare of the organization. Engagement behaviors entail employees rather as group than individual (i.e. engagement opinion). This study used eleven attributes in order to assess employee’s engagement behaviors in the bank.

Table 4.30: Agreement Level on Engagement Behavior

	Strongly Disagree	Disagree	Neutral	Agree (A)	Strongly Agree (B)	Overall Agreement Level (A+B)
The bank has a participatory environment on planning	16.1%	27.5%	28.6%	22.1%	5.7%	27.8%
Employees get timely information about the plan and performance of the bank	14.7%	27.3%	23.2%	27.6%	7.2%	34.8%
Employees understand the vision, mission and goal of the bank and work for its implementation	6.7%	15.5%	27.6%	40.7%	9.5%	50.3%
My work group never gives up	5.7%	18.6%	26.9%	36.4%	12.4%	48.8%
In the Bank, employees are encouraged to take action when they see a problem or opportunity	7.1%	18.9%	30.0%	37.1%	6.8%	43.9%
In my work group, we are consistently looking out to see what challenge is coming next	7.3%	18.4%	34.1%	33.6%	6.6%	40.2%
My colleagues quickly adapt to challenging or crisis situation	5.2%	10.6%	26.5%	48.1%	9.6%	57.7%
The people in my work group are always flexible in expanding the scope of their work	2.6%	8.0%	14.5%	59.3%	15.5%	74.9%
Employees in my organization deal very well with unpredictable or changing work situation	4.7%	11.6%	22.0%	49.9%	11.9%	61.8%
Other people in my organization often volunteer for new duties	5.2%	15.1%	23.9%	41.8%	14.0%	55.8%
Others in my organization view unexpected responsibilities as an opportunity to succeed at something new	6.2%	10.0%	34.6%	40.3%	8.9%	49.2%

Source: Survey 2019

As indicated from the table 4.30, 74.9% of employees perceived that, employees’ flexibility in expanding the scope of their work has the highest agreement level. Other noteworthy findings are 61.8% employees felt that their colleagues dealt very well with unpredictable or changing work situations and 55.8% of employees volunteer for new duties. On the contrary, merely 27.8% of the employees felt there is a participatory environment on planning followed by employees get timely information about the plan and the performance of the bank 34.8% and the presumption of employees are constantly looking out to see what challenge is coming next registered 40.2%.

4.3.5 Individual Outcomes of Engagement

Aon Hewitt HR consulting services (2016) description showed engagement has both individual as well as business outcomes. Aon Hewitt measures employee engagement through assessing the extent to which employees speak positively about the organization (Say), the desire of employees to be a part of the organizations (Stay) and the willingness of employees to go extra mile for the realization of organizational goals (Strive). The business outcomes measured by the organization business targets talent retention, operational productivity, customer satisfaction, financial revenue/sales growth and so on. Here, the study discussed individual outcomes of engagement only.

Say

Table 4.31: Engagement Level Vs Say

	Engagement Level	Strongly Disagree	Disagree	Neutral	Agree (A)	Strongly Agree (B)	Overall Agreement Level (A+B)
I would recommend others to be an employee of Dashen Bank	Disengaged	60.9%	26.1%	8.7%	0.0%	4.3%	4.3%
	Disillusioned	29.2%	50.0%	16.7%	4.2%	0.0%	4.2%
	Honeymooners	10.5%	5.3%	26.3%	47.4%	10.5%	57.9%
	Almost Engaged	0.0%	6.4%	18.6%	58.3%	16.7%	75.0%
	Full Engaged	0.0%	1.7%	3.3%	5.0%	90.0%	95.0%
	Neutral	1.1%	19.6%	54.3%	19.6%	5.4%	25.0%

Source: Survey 2019

This study asked the employees whether recommend others to be the employee of the Dashen Bank to verify their positive saying. As indicated in the above table, 95% of full engaged and 75% almost engaged employees urge others to be the employees of the DB whereas 95% disengaged and 79.2% disillusioned staff do not suggest others to be the employee of DB. About 57.9% of honeymooners suggest the organization for others. Consequently, this reveals that engagement has a positive impact on DB's reputation.

Stay

Table 4.32: Engagement Level Vs Stay

	Engagement Level	Strongly Disagree	Disagree	Neutral	Agree (A)	Strongly Agree (B)	Overall Agreement Level (A+B)
I am not searching for another job	Disengaged	56.5%	26.1%	8.7%	4.3%	4.3%	8.7%
	Disillusioned	30.4%	56.5%	4.3%	8.7%	0.0%	8.7%
	Honeymooners	15.8%	57.9%	5.3%	10.5%	10.5%	21.1%
	Almost Engaged	7.1%	23.9%	27.7%	34.8%	6.5%	41.3%
	Full Engaged	6.7%	5.0%	5.0%	21.7%	61.7%	83.3%
	Neutral	7.7%	23.1%	57.1%	8.8%	3.3%	12.1%

Source: Survey 2019

In this regard, employees were asked whether they are searching job in other organization. The vast majority of full engaged 83.3% and 41.3% of almost engaged employees are not actively searching jobs. On the contrary, 82.6% of disengaged, 90% of disillusioned and 73.7% of honeymooners replied that they are actively searching jobs in other organizations. This implies that employees engagement have a positive connection with retention.

Strive

Table 4.33: Engagement Level Vs Strive

	Engagement Level	Strongly Disagree	Disagree	Neutral	Agree (A)	Strongly Agree (B)	Overall Agreement Level (A+B)
I enjoy volunteering for activities beyond my job requirements	Disengaged	13.0%	30.4%	4.3%	34.8%	17.4%	52.2%
	Illusion	0.0%	0.0%	8.7%	60.9%	30.4%	91.3%
	Honeymooners	5.6%	11.1%	22.2%	44.4%	16.7%	61.1%
	Almost Engaged	0.0%	2.0%	3.3%	65.6%	29.1%	94.7%
	Full Engaged	0.0%	3.4%	1.7%	11.9%	83.1%	94.9%
	Neutral	0.0%	5.6%	20.0%	64.4%	10.0%	74.4%

Source: Survey 2019

Employees were asked to express their willingness to work extra activities without being asked. The result show that 94.9% of full engaged, 94.7% of almost engaged and 91.3% of disillusioned employees are willing to work extra activities without being asked. However, 52.2% of disengaged and 61.1% of honeymooner employees is willing to work extra activities by their own initiation; implying that engagement has a positive relationship with strives.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter presents summary of findings, the conclusion of the study based on the research findings and recommendation for the ban on areas that need improvement.

5.1 Summary of Findings

Employee satisfaction and engagement has been a focal point to business performers to surge their market share and the corresponding profit, and ensure service excellence in the entire organization. Organizations, thus, assess the employee satisfaction and engagement periodically to cognizant the state of employees and fill the observed gap. This study also aims to assess the satisfaction and engagement level of DB employees. In doing so, the study made analysis and discussion in the previous section and came up with the following summary of findings.

- The study employed OLR econometrics model to fetch out variables that have strong association with employees' satisfaction and engagement. The variables Job Characteristics (jc), Salary and Benefit (sb) and Promotion are found to be statistically significant determinant factors of overall satisfaction ($p < 0.01$) while the performance management system (pms) is significant at 10% significance level ($p < 0.066$).
- Among job characteristics attributes, job rotation recorded low agreement level. Since job characteristic construct has strong connection with satisfaction as discuss in the econometrics model, low agreement level in job rotation expected to affect the satisfaction and engagement level of employees negatively.
- The results that from the selected demographic variables namely gender, age, education level, work experience, and job title the level of satisfaction and engagement of employees was found to significantly vary with gender.

- The result of the agreement level for job characteristics a large portion (67.4%) of the respondents expresses their disagreement regarding the presence of job rotation in their respective workplaces.
- Lack of coordination and teamwork among branches and departments at the corporate level.
- Lack of adequate necessary office equipment's in branches and working units to discharge their day to day activities.
- Large proportion of employees 60.4% felt that their branches and departments are not adequately staffed.
- The result indicates (74.6%) of the respondents do not felt that the salary and benefits scheme of the Bank is competitive compared with similar institutions. The econometrics model also indicates that the feeling of employees towards salary and benefits has a significant effect on the overall satisfaction of employee in the Bank.
- Large proportion of employees (65.6%) of employees felt that their supervisors are not providing proper support to utilize their fullest potential for organizational success.
- Absence of acknowledgement and recognition culture to best performing employees.
- Large proportion of employees felt that employees' complaints are not solved on time.
- Majority of employees indicate that the PMS system of the Bank do not encourage them to perform better (65.5%) and the criteria set to measure the performance of the employees are not clear and comprehensive (62.4%). Almost all items of PMS flashes the ineffectiveness of current performance appraisal system of the Bank to fairly measure the performance of employees.
- The Bank is considering supervisors comment in selection of trainees instead of doing comprehensive competency gap analysis on individual employees.

- 33.7% of the employee conveyed that the selection process of the Bank for training is free from bias. Furthermore, 48.1% of respondents indicate that there was lack of on time induction training for new employees.
- Large proportions (77.9%) of employees do not believe that there is opportunity for promotion and (81.3%) of the employees believe that the Banks selection process of promotion is not free form partiality and the respondent indicate that low level of agreement on the reasonability of vacant post requirements.
- 5.1% of respondent employee were fall in honeymooners' quadrant. 6.1% of the respondent employee were fall in disengaged quadrant.
- The participation of employees in planning process was found to be low.
- Inefficiency of the Bank to deliver its plan and performance to employees on timely.

5.2 Conclusions

The findings of the study revealed that the overall employees' satisfaction and engagement level of the Bank found to be 70.3% and 58%, respectively. The study also identifies that absence of job rotation, poor coordination among branches and head office work units, inadequate staff and office equipment, 74.6% respondents are indicate that banks salary and benefits are not competitiveness, lack of support from supervisors, absence of acknowledgement and recognition for best performers, ineffective compliant handling system, ineffectiveness of the performance appraisal system, partiality in selection of employees for training, lack of on time induction training for new employees, lack of transparency in promotion, unreasonable vacant post requirements, absence of participatory planning process and inefficiency of the bank to deliver its plan and performance to employees on time were found to be the main gaps in employees satisfaction and engagement of the Bank.

Thus, based on the data analysis and the major findings, applying job rotation, ensuring inter departmental and branch integrations, availing the necessary office equipment and manpower, assessing salary and benefits of the industry to act accordingly, filling the

leadership competency gap of managers, promoting the culture of acknowledgment and recognition, promotion decentralization by implementing the new grievance handling guideline, implementing PMS as employees evaluation tool, providing training based on competency gap analysis, providing timely induction training, bringing transparency in employees' promotion, assessing the requirements of vacant posts periodically, providing on job training for new employees, creating participatory planning and communicating the plan and performance of the Bank for employees on time are commended to increase the satisfaction as well as engagement level of employees.

5.3 Recommendations

Based on data analysis and key findings, the study came up with the following possible recommendations, which would be helpful for managerial decision making and future plan of action.

- Applying job rotation in the bank by identifying the type of jobs that are possible for job rotation and crafting a clear guideline that supports the endeavors of respective branches and work units.
- Availing the necessary office equipment's for branches and departments give priority in terms of severity and supply the necessary equipment's to ensure high level of employees' satisfaction and performance.
- Assess the volume of the work periodically, calculate the volume of the work with the number of staffs using justified parameter and revise the human resource capacity of the work unit.
- Develop corporate thinking training on organizational mission, vision, values, goals and strategies to explain the importance of coordination among departments and branches, provide the training for directors and managers to follow the change in their day to day activities; and use directors and managers to extend corporate thinking to other employees.

- Assessing duly all the dynamics of the labor market in the industry as well as the current economic conduction, take proper measures on salary and benefits of the Bank.
- Filling the leadership competency gap of department and branch managers to enable them to utilize the fullest potential of their subordinates. Prepare a leadership training module; provide the training to directors and managers and encourage them to apply in the workplace.
- Promoting the culture of acknowledgement and recognition in the Bank promote acknowledgement and recognition culture to encourage employees and initiate others to work well in addition encourage supervisors to give personal recognition to employees.
- Promote decentralization by implementing the new grievance handling guideline and implementing the new grievance handling guideline. This is expected to decentralize the compliant and grievance handling system of the bank and thereby reduce the time needed to solve complaints.
- Transforming the current performance appraisal system to full-fledged performance management system through incorporating basic components of PMS; such as employees' readiness, performance planning, continuous feedback and coaching, performance appraisal, and rewarding and improvement.
- Set a platform to provide trainings based on competency gap analysis by classifying the employees based on the required competency level, formulating competency framework, competency matrix and directory. The competency gaps could be leadership and/or technical gaps based on the requirement of the job.
- Providing timely induction training through preparing the program in advance before the employees are recruited.
- Encourage transparency in the promotion of employees, particularly through providing equal opportunity to all staffs, reducing the subjectivity in selection of employees and avoiding partiality in the selection process.
- Evaluating the current job requirements for internal vacant posts through assessing the labor market and the work periodically. This helps the Bank to stay dynamic in this

competitive environment.

- Providing continuous on job training to new employees especially at least in the first three week by attaching with well experienced and energetic employees to make them more productive and transfer good working culture.
- Creating a platform for employees to participate in planning at branch and departmental levels discuss the plan with employees include the employees comment; and to participate in planning process.
- Communicating the plan and performance of the Bank as well as the status of their department and branch to initiate employees to strive more for the accomplishments of their plan and felt belongingness to the organization.

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Appendix I

Research Questionnaire
St' Mary University
Department of Business School
Post Graduate Program in (General - MBA)

Dear Respondents,

This questionnaire is designed to gather information for the master's thesis research entitled "Practice of Employee Satisfaction and Engagement In the Case of Dashen Bank s.c. In Addis Ababa City" All responses will be used to conduct a study for the partial fulfillment of Master's Thesis in Masters of Business Administration in General Management at St' Mary University. I would like to assure you that you will be guaranteed anonymity as I do not ask your name here and your responses will not be used for any other purposes other than the intended purpose. I am grateful for your cooperation in advance!

If you have any queries regarding the questionnaire, you contact me.

Name: HadraWorku

Email: hadra_200@yahoo.com

Section I: Personal Information (mark (√) on the proper box)

1.1 Gender: Female Male

1.2 Age: Under 25 26-35 36-40 41-50 51-60

1.3 Education Level

Primary education Secondary education Diploma

Degree Masters and above

1.4 Job Title

Customer Service Officer Accountants Cashier
Manager Auditor Customer Service Manager

Officer/Expert

Secretary

Others _____

1.5 How long have you worked for the Bank?

Less than 1 year

1-2 year

2-5 year

5-10 year

Above 10 years

Section II: Satisfaction and Engagement Indicators

***Instruction:** This section is intended to measure employees’ satisfaction and engagement. So, you are sincerely requested to fill the below Likert scale type questions ranges from strongly disagree to strongly agree by putting tick (✓) mark in the box found in front of each question;*

S.No	Description	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.1	Job Characteristics					
	The job has the right set of duties as per my ability.					
	I understand my work responsibility and it is clearly defined					
	My day to day activity is in line with the job description.					
	I am empowered to execute my job.					
	I can perform my work without interruption.					
	There is job rotation in our process.					
1.2	Working Environment					
	My general work area is adequately clean.					
	Necessary office equipment is readily available to discharge my duties.					
	My work unit /district /department/branch has been adequately staffed.					
	My co-workers work in accordance with the common values of the bank.					
	I have smooth relationship with co-workers.					
	There is good teamwork among employees in the office/ department/ branch.					
	There is good teamwork among different Offices /departments/ branches.					
	I feel safe in my work environment					

S.No	Description	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.3	<i>Salary and Benefits</i>					
	I am happy with the salary that the Bank pays for me.					
	I am satisfied with the banks benefits package.					
	The bank has paid and offered a competitive salary and benefit comparing with similar institutions.					
1.4	<i>Relationship with Immediate Supervisor</i>					
	My immediate supervisor provides sufficient information and directions related to my work.					
	My immediate supervisor handles my work-related issues satisfactorily.					
	My immediate supervisor acknowledges me when I do my work well.					
	My supervisor helps me to dedicate my fullest potential.					
	My immediate supervisor urges me when my work needs improvement.					
	My immediate supervisor treats employees fairly.					
	I feel I can trust what my immediate supervisor tells me.					
	My immediate supervisor is open to hear employee's opinion and feedback.					
	Employees' complaints are resolved without delay by the respective management body.					
	Generally, I have a good relation with my immediate supervisor.					
1.5	<i>Performance Management System (PMS)</i>					
	Criteria set to measure performances of employees are clear and comprehensive.					
	The performance evaluation system encourages me on work.					
	My supervisor evaluates my work honestly.					
	My supervisor gives me immediate feedback to performance assignment results.					

S.No	Description	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.6	<i>Training and Development</i>					
	The bank works on professional development.					
	The bank provides induction training immediately.					
	I attended various trainings organized by the bank in different times.					
	Trainings given by the Bank helped me to improve my skill.					
	The selection process of trainees is free from bias.					
1.7	<i>Employees' Promotion</i>					
	There are opportunities for job promotion within the bank.					
	We receive vacant post announcement on time.					
	The requirements for vacant posts are reasonable.					
	Selection of Employees for promotion is free from partiality.					
1.8	<i>Service Quality</i>					
	The service of the bank does not meet customers' expectation. So, it creates negative effect on my performance.					
	The modern use of technology in the bank helps me to provide quality service to customers.					
	I am committed to give quality service to customers.					
1.9	<i>Engagement Opinion</i>					
	I can explain the Bank's Vision, Mission and Values for others.					
	I know this years' departmental/ branch plan.					
	My work has a great role to achieve the Bank's vision, mission and goals					
	I am determined to accomplish my work goals					
	I am often so wrapped up in my work that hours go by like minutes.					
	I have passion and excitement about my work.					
	I frequently feel like I am putting all my effort into my work.					

S.No	Description	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	I am highly motivated by my work goals.					
	While at work, I am completely focused on my job.					
	I enjoy volunteering for activities beyond my job requirements.					
	I feel completely plugged in at work, like I am always on full of power.					
1.10	Engagement Behavior					
	The bank has a participatory environment on planning.					
	Employees get timely information about the plan and performance of the bank.					
	Employees understand the vision, mission, goal of the bank and work for its implementation.					
	My work group never gives up.					
	In the Bank, employees are encouraged to take action when they see a problem or opportunity					
	In my work group, we are consistently looking out to see what challenge is coming next.					
	My colleagues quickly adapt to challenging or crisis situation.					
	The people in my work group are always flexible in expanding the scope of their work.					
	Employees in my organization deal very well with unpredictable or changing work situation.					
	Other people in my organization often volunteer for new duties.					
	Others in my organization view unexpected responsibilities as an opportunity to succeed at something new.					
1.11	Overall questions					
	Overall, I am satisfied with my Bank.					
	I would recommend others to be an employee of DB.					
	I am not searching for another job.					
	I am willing to work extra time by my own initiation to help the Bank's succeed.					

Thank you for your participation!!