



ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

**DETERMINANTS OF EMPLOYEE ENGAGEMENT: THE CASE OF COMMERCIAL
BANK OF ETHIOPIA, SOUTH ADDIS ABABA DISTRICT**

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ADDIS ABABA, ETHIOPIA

JUNE 2020

**DETERMINANT OF EMPLOYEE ENGAGEMENT AT COMMERCIAL BANK OF
ETHIOPIA, SOUTH ADDIS ABABA DISTRICT**

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**THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL OF BUSINESS, IN
PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION IN GENERAL MANAGEMENT**

ADDIS ABABA, ETHIOPIA

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Declaration

I, the undersigned, declare that this thesis on the topic entitled “Determinant of Employee Engagement at Commercial Bank of Ethiopia, South Addis Ababa District” my original work, prepared under the guidance of Hailemeleket Taye (Asst. Prof.). All sources of materials used for the thesis have been duly acknowledged, the researcher 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.

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

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Acknowledgement

First, utmost and above all I would like to unquantifiable thank to almighty GOD and his mother for unlimited love and protection that brings me safely to this special movement of my life and give me the strength for the accomplishment of the study.

Second, I would like to express my heartfelt gratitude to my advisor, Hailemeleket Taye (Asst. Prof.) for his genuine support, advice and comment from the beginning to the end of the research.

Thirdly, I extend my deepest gratitude to CBE employees of South Addis Ababa District who filled the questionnaire and my friends that supported me to do this research.

Finally, I would like to thank my family who supported me financially and morally.

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Acronyms

CBE	Commercial Bank of Ethiopia
HRD	Human Resource Development
OCB	Organizational Citizenship Behavior
SET	Social Exchange Theory
JCT	Job Characterizes Theory
MLQ	Multifactor Leadership Questioner
HRM	Human Resource Management
UWES	Utrecht Work Engagement Scale
SPSS20	Stastical Package for Social Science: Version 20
VIF	Variance Inflation Factor
ANOVA	Analysis of Variance

Abstract

The purpose of this study was to examine the determinants of employee engagement in the Commercial Bank of Ethiopia, South Addis Ababa District. To achieve this objective, the study adopted a quantitative research approach. Descriptive cross-sectional survey design has been chosen for implementation and a self-completion questionnaire was used to collect the required data. Systematic sampling was used to select the target respondents of the survey, 200 self-administered questionnaires were distributed, out of which 190 were collected. From the total respondent majority of respondents who participated in the study were male employees (61%). Most of the respondents (46.3%) are working as 'Banking Business Officer, concerning educational level attained, more than 95% of the respondents claimed to have earned a Bachelor's degree (53.7%) or Master's degree (42. 6%).The collected data were analyzed through descriptive, correlational, & regression processing using SPSS Version 20 software. The correlation analysis result showed that, leadership style, have a moderate positive relationship with employee engagement and job characteristics; training & development; and growth & promotion have a weak positive relationship with employee engagement. The finding of the study using a multiple linear regression analysis revealed that all the independent variables have positive effect on employee engagement. In this study, all of the independent variables found to have a tolerance of more than 0.1 and a VIF value of less than 10. Based on the findings, the researcher forwarded recommendations.

Keywords: *Employee Engagement, Job Characteristics, Leadership Style, Training and Development and Growth and Promotion.*

CHAPTER ONE

INTRODUCTION TO THE STUDY

This chapter provides the background for the study. It justifies the reason for the study, outlining the situation in the study organization, Commercial Bank of Ethiopia (CBE), and explains the general and specific objectives with hypothesis formulated for testing. The parameter of the study is set out; the structure of the thesis also indicated.

1.1. Background of the Study

Employee engagement is an emerging concept in business, management, organizational psychology and human resource development fields (Wollard & Shuck, 2011). It is defined as the level of commitment and involvement an employee has towards its organization and its values (Anitha J, 2014). Engagement at work was first conceptualized by Kahn (1990) as the “harnessing of organizational members’ selves to their work roles”. He added that in engagement “people employ and express themselves physically, cognitively, and emotionally during role performances”. Employee engagement is critical for the success of any organization in today’s competitive environment; and is considered to be the most powerful factor to measure a company’s strength and orientation towards greater performance (Heartfield, 2012).

LePine, et al (2002) argue that engaged employees take additional responsibility, invest more effort in their jobs, share information and knowledge with other employees and remain with the organization than those employees who are less engaged. Unlike the disengaged ones, engaged employees readily give discretionary effort as an integral part of their daily activity at work. They believe it as a synergetic concept that the whole is greater than the sum of its parts. They don’t work just for a paycheck, or just for the next promotion, but work on behalf of the organization’s goals and objectives. Accordingly, they go beyond the call of duty to perform their role in excellence. Thus, their effort leads to better business outcomes (Bloom and Michael, 2002).

Employee engagement as the extent of employees' involvement to their work is dependent on organizational practices to achieve organizational goal. Gruman and Saks (2011) have identified employee engagement as the key to achieve organizational success and competitiveness. The work of other studies conducted in same period showed a positive influence of employee engagement

on employee attitude, behavior and performance such as job satisfaction (Hakanen & Schaufeli, 2012); work ability (Bakker et al, 2012) and innovative behavior (Slatten & Mehmetoglu, 2011) and negative influence on turnover intention (Agarwal et al, 2012); deviant behavior (Shantz, et al, 2014) and absenteeism (Schaufeli& Bakker 2004).

Nowadays, organizations are competing with each other not only domestically, but also globally, and simply talented employees are not enough to bring the necessary business results. Talented and experienced employees may just meet the work demands, but this will not lead to higher performance (Abraham, 2012). According to Bakker & Leiter (2010), employers need to go beyond retaining talented employees and must do their best to inspire their employees to apply their full potential and capabilities to their work, if they do not; part of the valuable employees' resources remains unavailable for the company. Because of this, the construct of employee engagement is becoming an area of interest among many researchers and consultancy firms, and received its recognition in the management literature and among management practitioners as well. It is also becoming a concerning issue for organizations weather they are in production or service giving sector as it affects their whole performance by predicting employee outcomes, financial performance and finally organizational success.

As far as the practice of conducting research for the benefit of organizations operating in different context is concerned, the underdeveloped world in general and Africa in particular has not been given the necessary attention. This research project is, therefore, initiated with the intention to reduce such a gap by choosing a government owned bank that operate in Ethiopia, CBE as its study site.

1.2. Background of the organization

History of CBE dates back to the establishment of the State Bank of Ethiopia in 1942. It was legally established as a share company in 1963. In 1974, it merged with the privately owned Addis Ababa Bank. Since then, it has been playing significant roles in the development of the country. CBE is the pioneer to introduce modern banking to the country. Currently, it has more than 1456 branches across the country with more than 22 million account holders, and the number of mobile and Internet banking users reached more than 2.5 million as of June 30th 2019. The reporting period also observed more than 8 million active ATM cardholders with the availability of 2513 ATM and 9539 POS machines for use. CBE combines a wide capital base with more than 37,894 talented

and committed employees and more than 22,000 outsourced jobs as of June 30, 2019. Pioneer to introduce Western Union Money Transfer Services in Ethiopia in early 1990s and currently working with other 20 money transfer agents like Money Gram, Atlantic International (Bole), Xpress Money, the bank has opened four branches in South Sudan and has been in the business since June 2009. CBE has reliable and long-standing relationships with many internationally acclaimed banks throughout the world (Bacha, 2019).

1.3. Statement of the Problem

Employee engagement affects the quality of service in banks with a consequent effect on customer satisfaction and ultimate performance of the organization. Therefore, many organizations strive to create high engagement among their employees. Engaged employees demonstrate attributes such as loyalty, trust and commitment to the organization. The challenge today is not only just retaining talented people, but fully engaging them, capturing their minds and hearts at each stage of their work. When employees are engaged with their work, they are more creative and innovative and offer advances that allow companies to evolve positively over time with changes in market conditions (Baumruk, 2004).

Problems that have emerged in contemporary business environments are related to increased market demands, increased unemployment, quality and service improvements, demand for new knowledge and skills, as well as the need for innovation and creativity of employees. All these problems contributed to increased importance concerning how individuals behave in organizations. The essential questions related to employees are how to attract high quality staff, how to motivate them to achieve top of the notch results and how to keep them in the organization. As a factor of employee motivation, the commitment level of employees to their work and their organization is considered one of the most important indicators for a successful organizational behavior. Employees with higher levels of commitment are devoted to their professions and the organization, expect high demands from themselves, achieve superior results and demonstrate superior work performance.

Commercial Bank of Ethiopia is one of the largest employers in the country. To make the staff fit to service excellence, which the bank promotes as its central motto, it has developed a comprehensive human resource development (HRD) strategy. Of the HRD strategy packages “learning and development” that largely on the job training is conducted extensively and on

continuous basis at the dedicated training center of the bank. It seems that this effort alone can't address the problem of employee engagement in the organization fully. This is because of the existence of different factors that possibly determine employee engagement in all types of organizational setup, and CBE is no exception. So, for the purpose of determining factors that affect employee engagement at CBE, it is must to conduct a study like this form which the bank and its stakeholder can benefit a lot. Factors considered for analysis in this study including job characteristic, leadership style, training and development and growth promotion opportunities picked from prior studies conducted in the area.

1.4. Objective of the Study

1.4.1. General Objective

The general objective of the study was to examine determinants of employee engagement in Commercial Bank of Ethiopia, South Addis Ababa District.

1.4.2. Specific Objective

The specific objective of the study was: -

- To show the effect of job characteristics in predicting employee engagement
- To examine the effect of leadership style in predicting employee engagement.
- To assess the effect of training and development on employee engagement.
- To measure the effect of promotion and growth opportunities on employee engagement.

1.5. Research Hypothesis

Based on the variables (factors) considered for investigation in the study, a total of four Hypotheses to be proved or disproved were formulated. These are: -

H1: Job characteristic is a predictor of the employee engagement of CBE's staff at its South Addis Ababa District branches.

H2: Leadership style is a predictor of the employee engagement of CBE's staff at its South Addis Ababa District branches.

H3: Training and development is a predictor of the employee engagement of CBE's staff at its South Addis Ababa District branches.

H4: Growth and promotion is a predictor of the employee engagement of CBEs staff at its South Addis Ababa District branches.

1.6. Significance of the Study

This study can possibly stimulate further research to be conducted in the context of Ethiopia. As a new addition to existing literature on employee engagement, the work could potentially be used as reference source by researchers who have already developed interest in and been working on the area. Additionally, CBE and other similar banking organization in Ethiopia could be benefited from the study, if their Management (Board) respond to those study results and recommendations relevant and important to them so that it is possible to enhance, in one way or another, employee engagement in their respective organization. The provision of information to employers and higher officials on level of staff engagement and its strategic implication play a very important role in terms of gaining understanding on the issue; taking action against any sign of employee disengagement; and revisiting policies and strategies ultimately benefiting both internal and external stakeholders, accordingly.

1.7. Scope and Limitation of the Study

Thematically, the study focuses on possible determinants of employee engagement, namely, job characteristic, leadership style, training and development, and growth and promotion opportunities. Spatially, it is limited to CBE branches located in South Addis Ababa District. As correlational study, it bases itself on quantitative data to be gathered from sampled respondent (CBE's staff) through administering a self-completion & highly structured survey questionnaire to be adopted from prior studies conducted elsewhere. In terms time, focus is made on the current state of the study organization.

It would have been preferable if the survey had covered at least all CBE districts in Addis Ababa. But, due to time and other resource constraint, this was found impossible. Another limitation of the study is that the number of independent variables (determining factors) chosen for investigation is limited to four considering the earliest and recent model of employee engagement like Kahn (1990) and Saks (2006), given the constraints mentioned above.

1.8. Organization of the Study

The research work is divided in to five chapters. Chapter two reviews relevant literature by giving attention to foundation concepts, theories, models and empirical studies so far conducted on four

variables chosen for investigation. Following this, methodological and ethical considerations are presented in the third chapter. Then, study result is presented and discussed in the fourth chapter. Finally, conclusions and recommendations are made in the last chapter.

CHAPTER TWO

LITERATURE REVIEW

2.1. Employee Engagement

Employee engagement was a widespread concept in the industry during the period 1999-2005 where it was extensively discussed among managers, consultants, and policy makers. It has become a broadly used and popular term later (Robinson et al., 2004). An earlier piece of engagement literature by Goffman (1961) puts forth that the concept of engagement is rooted in role theory. Relatively, it is a new concept to the academic community but has been heavily promoted by consulting companies (Wefald & Downey 2009). Scholars and practitioners in the HRM field tend to agree that the fundamental concept of engagement may help explain behavior at work, but they have different definitions of it. So far, many definitions have been provided in the academic literature on the employee engagement and it became a major focus of business entrepreneurs as well as academic researchers as it predicts productivity, motivation, employee involvement, and job performance commitment (Baumruk, 2004).

Khan's (1990) definition used by Saks (2006), developed the construct including job and organization engagement. The concept was further developed and, importantly, a measure of attitudinal engagement was designed and validated by a team at Utrecht University (Schaufeli et al., 2002).

Kahn (1990) defined employee engagement as 'the harnessing of organizational members' selves to their work roles where people express themselves physically, cognitively, and emotionally during role performances'. The cognitive aspect of employee engagement concerns employees' beliefs about the organization, its leaders and working conditions. The emotional aspect concerns how employees feel about each of those three factors and whether they have positive or negative attitudes toward the organization and its leaders. The physical aspect of employee engagement concerns the physical energies applied by individuals to accomplish their roles. Thus, according to Kahn (1990), engagement requires to be psychologically as well as physically present when occupying and performing an organizational role.

Engagement can also be defined as a positive, fulfilling, work-related mind state that is characterized by high energy levels, mental resilience, enthusiasm, and absorption (Schaufeli, et

al, 2002). This definition clarified the concept of engagement as the manifestation of being ‘present at work’. Being ‘present at work’ requires a particular mental state. In order to be engaged, an individual has to think, feel and act on its job. In other words, this mental state constitutes a driving force which requires physical, cognitive and emotional resources. These resources can be enhanced in certain psychological conditions: meaningfulness (feeling that one is receiving a return on the investment of the self in the work role performance), safety (a sense of being able to show and employ oneself without fear of negative consequences to one’s self-image or status at work) and availability (a sense of possessing the physical, emotional and psychological resources needed for investing oneself in the work role). These psychological conditions serve as the mechanism by which individuals connect to their role performance. In contrast, disengagement refers to withdrawal from the work role.

Maslach and Leiter (1997) reintroduced the concept of engagement as an energetic state of involvement that is posited to be the opposite of burnout. Engaged employees who are seen as energetic and take their work as a challenge appear as the opposite to burnt-out employees who are stressed and see their work as demanding (Bakker et al, 2008). Maslach and Leiter (1997) added to their argument by asserting that, if an employee is not engaged, he or she will be more likely to move to the other end of the continuum and experience burnout. The state of engagement is characterized as having high energy (as opposed to exhaustion), high involvement (as opposed to cynicism) and efficacy (as opposed to lack of efficacy). Gonzalez-Roma et al (2006) supported this view and further characterized it by activation, identification and absorption.

Rothbard (2001) also defines engagement as psychological presence but goes further to state that it involves two critical components: attention and absorption. Attention refers to “cognitive availability and the amount of time one spends thinking about a role” while absorption “means being engrossed in a role and refers to the intensity of one’s focus on a role.”

Schaufeli et al. (2002) define engagement “as a positive, fulfilling, work-related state of mind that is characterized by vigor, dedication, and absorption.” They further state that engagement is not a momentary and specific state, but rather, it is “a more persistent and pervasive affective-cognitive state that is not focused on any particular object, event, individual, or behavior”.

Lockwood (2007) describe employee engagement as the extent to which employees commit to something or someone in their organization, how hard they work and how long they stay as a result

of that commitment. On the other hand, Frank et al (2004) believed that employee engagement is the collection of unique characteristics which result in emotional connection with an entity. Gallup (2016) sees employee engagement as a personal engagement that utilizes itself as an organization member to perform its job roles; in that an engaged employed person expresses itself physically, cognitively and emotionally during its performance. Different from satisfaction, commitment (Saks, 2006), and involvement (Macey and Schneider, 2008), engagement is grounded in an employee's unique experiences of work and represents the behavioral manifestation of a cognitive and emotional interpretation of work-related environmental inputs and outcomes (Shuck, Rocco, and Albornoz, 2011).

Employee Engagement and Other Constructs

It would appear that there are sufficient grounds for arguing that engagement is related to, but distinct from, other constructs in organizational behavior (Saks 2006). For example, Robinson et al, (2004) stated: "... engagement contains many of the elements of both commitment and Organizational Citizenship Behavior (OCB) but is by no means a perfect match with either. In addition, neither commitment nor OCB reflects sufficiently two aspects of engagement - its two-way nature, and the extent to which engaged employees are expected to have an element of business awareness."

Saks (2006) argues that organizational commitment also differs from engaging in that it refers to a person's attitude and attachment towards its organization. Whilst it could be argued that engagement is not merely an attitude; it is the degree to which an individual is attentive to its work and absorbed in the performance of its role. Besides, while OCB involves voluntary and informal behaviors that can help co-workers and the organization, the focus of engagement is on one's formal role performance rather than purely extra-role and voluntary behavior. Engagement is most closely associated with the constructs of job involvement and 'flow'.

According to Kanungo (1982), as cited in May et al., (2004), "Job involvement is defined as a cognitive or belief state of psychological identification". This differs from engaging in that it is concerned more with how the individual employs him/her self during the performance of his/her job. Furthermore, whilst the focus of job involvement is on cognitions, engagement, according to most definitions, also encompasses emotions and behaviors.

Burnout researchers define engagement as the opposite or positive antithesis of burnout (Maslach et al., 2001). As stated by same writers, engagement is characterized by energy, involvement, and efficacy, the direct opposite of the three burnout dimensions of exhaustion, cynicism, and inefficacy. Research on burnout and engagement has found that the core dimensions of burnout (exhaustion and cynicism) and engagement (vigor and dedication) are opposites of each other (Gonzalez-Roma et al., 2006).

According to Schaufeli et al. (2002) engagement is defined as “a positive, fulfilling, work-related state of mind that is characterized by vigor, dedication, and absorption.” They further noted that engagement is not a momentary and specific state, but rather, it is “a more persistent a pervasive affective-cognitive state that is not focused on any particular object, event, individual, or behavior.

In sum, although the definition and the meaning of engagement in the practitioner literature often overlap with other constructs, in the academic literature, it has been defined as a distinct and unique construct that consists of cognitive, emotional, and behavioral components that are associated with individual role performance. Furthermore, engagement is distinguishable from several related constructs, most notably organizational commitment, organizational citizenship behavior, and job involvement.

2.2. Theories of Employee Engagement

As indicated in the work of Saks (2006), the strong theoretical rationale for explaining employee engagement can be found in Social Exchange Theory (SET). This theory provides a theoretical basis of why employees determine to become more engaged or less engaged in their work. According to SET, responsibilities are created through various interactions of the parties who are interdependent with each other. It holds that relationships gradually develop into trusting, loyal, and mutual pledges on the condition that the parties to the pledge follow rules of exchange. Therefore, one way for employees to repay their organization is through their level of engagement. In other words, the level of employee engagement depends on the advantages they receive from the organization. Showing dedication to one’s work in large amounts of cognitive, emotional, and physical resources is a perceptive way for employees to show their appreciation to their organization’s services. It is stated that individuals having a strong exchange ideology are more inclined to feel obliged to return the organizational benefits that they receive. Hence, it can be said

that the link between different predictors and engagement may be stronger for individuals possessing a strong exchange ideology.

In general, it is very important to note that, employee engagement consists of a psychological and emotional connection between employees and their organization which could be turned into negative or positive behavior at work and the organization plays the main role of engagement in it (Saks, 2006).

2.3. Level of Employee Engagement

The work by the Gallup Consulting Organization (The Gallup Organization, 2004) showed that, there are different types of people in terms of engagement: Engaged, not engaged and actively disengaged.

"Engaged" employees are builders. They are more committed to the organization. They are naturally curious about their company and their place in it. They perform at consistently high levels. They want to use their talents and strengths at work every day. They work with passion and they drive innovation and move their organization forward. They are less likely to leave the organization.

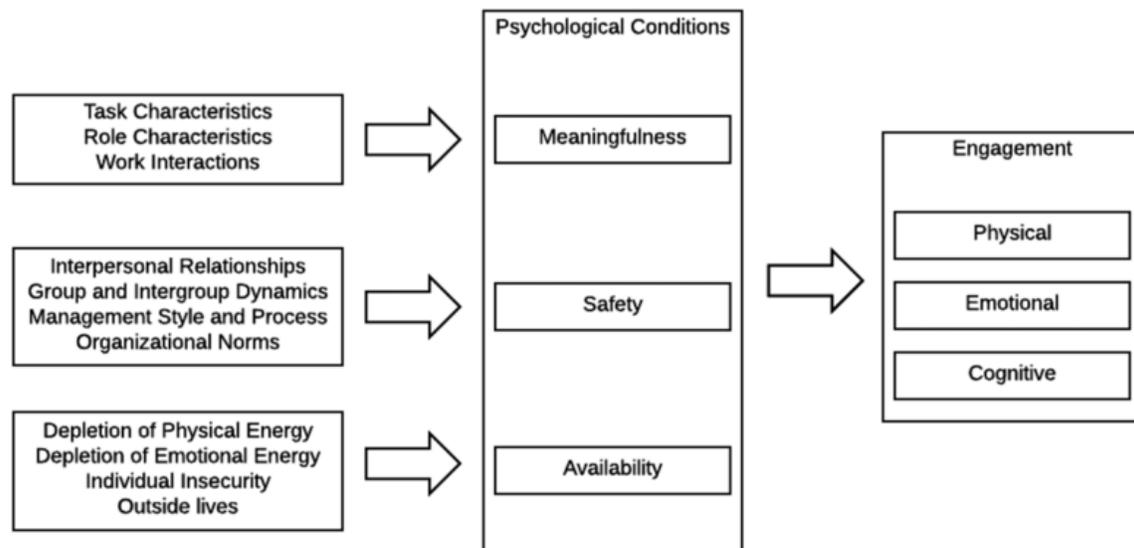
"Not-engaged" employees, on the other hand, tend to concentrate on tasks rather than the goals and outcomes they are expected to accomplish. They want to be told what to do just so they can do it and say they have finished. They focus on accomplishing tasks versus achieving an outcome. Employees who are not-engaged tend to feel their contributions are being overlooked, and the company is not harnessing their potential. They often feel this way because they do not have productive relationships with their managers or with their co-workers.

The "actively disengaged" employees, which are seen as the "cave-dwellers", are totally different from the above two categories. They are "consistently against virtually everything." They are not just unhappy at work; they are busy acting out their unhappiness. They sow seeds of negativity at every opportunity. Every day, actively disengaged workers undermine what their engaged co-workers accomplish. As workers increasingly rely on each other to generate products and services, the problems and tensions that are fostered by actively disengaged workers can cause great damage to an organization's functioning. They increase the cost of the organization by low quality, customer dissatisfaction, and missed opportunities.

2.4. Employee Engagement Models

2.4.1. Kahn's Model

Kahn's model (1990) of employee engagement is considered to be the oldest model of employee engagement. In his qualitative study on the psychological conditions of personal engagement and disengagement at work, he interviewed summer camp counselors and organizational members of an architecture firm about their instants of engagement and disengagement at work. Accordingly, he found three psychological conditions associated with engagement or disengagement at work: meaningfulness, safety, and availability. In other words, workers were more engaged at work in situations that offered them more psychological meaningfulness and psychological safety, and when they were more psychologically available. In the only study to empirically test Kahn's (1990) model, May et al. (2004) found that meaningfulness, safety, and availability were significantly related to engagement. They also found that job enrichment and role fit were positive predictors of meaningfulness; rewarding co-worker and supportive supervisor relations were positive predictors of safety while adherence to co-worker norms and self-consciousness were negative predictors; and resources accessible was a positive predictor of psychological availability while participation in outside activities was a negative predictor. Kahn's work conceptualized employee engagement and is, therefore, considered influential work on the topic and contributed significantly to developing the concept further.



(Source: (Kahn, 1990; Simone M., 2017))

Figure 1. Kahn's Model of Employee Engagement

2.4.2. Maslach, Schaufelli and Leiter Model

Kahn's research was the only published literature on engagement until 2001, when Maslach, Schaufeli, and Leiter (2001) began their study on the "Job Burnout" concept. This model of engagement comes from the burnout literature which describes job engagement as the positive antithesis of burnout noting that burnout involves the loss of engagement with one's job (Maslach et al., 2001). According to Maslach et al. (2001), incongruity in six areas of work-life lead to burnout and engagement, workload, control, rewards and recognition, community and social support, perceived fairness, and values. They argue that engagement is associated with a sustainable workload, feelings of choice and control, appropriate recognition and reward, a supportive work community, fairness and justice, and meaningful and valued work. The greater the gap or mismatch between the person and these six areas, the greater the likelihood of burnout. Like burnout, engagement is expected to mediate the link between these six work-life factors and various work outcomes. It came to light that like burnout, engagement is expected to mediate the link between the six work-life factors and various work-out-comes. Further, they argued that job characteristics, especially feedback and autonomy, have been constantly related to burnout.

2.4.3. Robinson, Perryman and Hayday Model

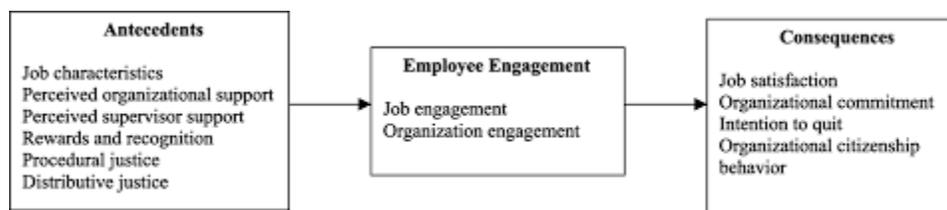
The model developed by Robinson, Perryman and Hayday (2004) (here after Robinson et al., 2004) described engagement as a two-way relationship between the employer and employees. Their model was examined in the research work entitled "The drivers of employee engagement", where they suggested that employee engagement is a positive attitude held by the employees towards the organization and its values. The model further identified that an engaged employee is one who is aware of business context and works with colleagues to improve performance within the job to add value to the organization. The model emphasizes, the commitment of employees is possible when the organization continues to focus on developing and nurturing the employees. This approach to employee engagement, stresses the importance of 'feeling valued and involved' as a key driver of engagement. Within this umbrella of feeling valued and involved, there are a number of elements that have a varying influence on the extent to which the employee will feel valued and involved and hence engaged.

2.4.4. Harter, Schmidt and Hayes' Satisfaction-engagement Approach

In 2002, Harter et al. presented one of the most widely read and cited works on employee engagement, where they used 7,939 business units to examine the benefits of engagement. They defined employee engagement 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. They have founded out that there is positive relationship between employee engagement and several important business outcomes: customer satisfaction, loyalty, profitability, productivity, employee turnover, and safety.

2.4.5. The Saks Multidimensional Model

Following the above, another conceptual model of employee engagement was developed and introduced by Saks (2006) in its research work entitled, “Antecedents and Consequences of Employee Engagement” that focused on three basic aspects of employee engagement: (i) the employees and their psychological makeup and experience (ii) the ability of the employer to create a conducive environment that promotes employee engagement, and (iii) interaction between employees at all levels. This model was based on Social Exchange Theory (SET). The author developed an evaluation process and showed the inter-connection between three parameters: antecedents, employee engagement and consequences. Factors like job satisfaction, training and development, reward and recognition, and assertive relationship with peers and supervisors have been taken as antecedents that impact directly the state of engagement of employees that can be attributed to the factors like commitment, ownership, satisfaction, participation etc.



Source: Saks (2006)

Figure 2. Saks Model of Employee Engagement

2.4.6 Aon Hewitt Model

The Aon Hewitt model (2011) examines both the individual state of engagement as well as the organizational antecedents. It states engagement as the state of emotional and intellectual involvement that motivates employees to do their best work. The model has a global validation supported by over 15 years of research in the area of organizational psychology. According to this model, engagement is an individual, psychological and behavioral state and the behavior of the engaged employees demonstrates positive outcomes in the business like customer satisfaction, increased sales, and other positive extra role behaviors.

Further, according to this model, there are typically six engagement drivers and twenty-two organizational antecedents attached to these drivers that lead to individual's engagement in an organization. The engagement drivers are identified as (i) quality of life (ii) work (iii) people (iv) opportunities (v) total rewards and (vi) company practices. However, apart from the people factor the rest are resulting through the people factor itself. Hence the people factor is the most crucial element driving the rest of the factors. Further, the model says that the engagement drivers are interrelated, and they do not operate in isolation.

2.4.7 The Job Demands–Resources (JD-R) Model

Although both Kahn's (1990) and Maslach et al.'s (2001) models indicate the psychological conditions or antecedents that are necessary for engagement, they do not fully explain why individuals will respond to these conditions with varying degrees of engagement (Saks, 2006; Bandura, 2001; Hirschfeld & Thomas, 2008). To address the issue, Demerouti et al. (2001) introduced the Job Demands – Resources (JD-R) Model, which is one of the most often used models to explain engagement. The starting point of the JD-R model is that regardless of the type of job, the psychosocial work characteristics can be categorized into job resources, personal resources (including personal traits) and job demands (Demerouti et al., 2001; Schaufeli & Bakker, 2004). Schaufeli and Bakker (2004) state that job resources and job demands evoke different processes: job demands drain the employee's energy resources, leading to burnout and health impairment, whereas the availability of personal and job resource stimulates work engagement. Resources can come from the task (e.g., skill variety, task identity, task significance, autonomy, performance feedback), organization of work (e.g., role clarity, participation in decision making), organization (e.g., pay, career opportunities, job security, training and other organizational

processes), interpersonal and social relations (e.g., supervisor and coworker support, team climate, person's family; (Shuck et al., 2011) or from the employees themselves (e.g., health, self-beliefs of efficacy, resiliency, optimism, trust, motivation, feeling valued, a desire to learn, ownership and the need for challenge; (Bakker & Demerouti, 2007; Shuck et al., 2011). The proposition is that resources are then used to overcome or buffer from job demands, such as physical demands (the amount of physical effort necessary for a job), work conditions (health hazards, temperature and noise), or other psychological, social, organizational aspects of the job, which require sustained physical and/or psychological effort or skills (Bakker, 2011; Christian et al., 2011).

2.5. Consequence of Employee Engagement

The advantages of keeping employees engaged are obvious; it can benefit each individual employee and an organization as a whole. It can develop an employee's right attitudes, increase productivity, avoid safety accidents, and improve an organization's performance, such as company growth, profitability, employee turnover, and customer satisfaction. Hughes and Rog (2008) alongside many other engagement studies argued that the more highly engaged the employee, the more likely he or she will say positive things about the organization, thereby contributing to the development of a positive employer brand, want to remain within the organization, thereby minimizing turnover; and regularly exert a superior level of effort, thereby potentially influencing such variables as service quality, customer satisfaction, productivity, sales, and profitability, etc.

As indicated in the work of Saks (2006), consequences of employee engagement are classified in to six major groups, namely, job satisfaction, organizational commitment, intention to quit, organizational citizenship behavior, employee productivity and customer loyalty.

Job Satisfaction

Meisinger, (2007) believes that high levels of employee satisfaction translate into increased employee engagement. Employee engagement is directly related with job satisfaction. Basbous (2011) said that an engaged employee is a satisfied employee. According to Harter et al (2002), employees' when satisfied for their jobs and their organization are found to be more engaged towards their work, thus employee satisfaction leads towards employee engagement. Organizations requiring enhanced performance should focus on satisfying their employees. Employees are satisfied when organizations successfully align their individual goals with the organizational goals, such alignment also attracts them to be more engaged towards their jobs

because they are satisfied that organizational goal achievement will ultimately result in their own goal attainment (Mokaya and Kipyegon, 2014).

Organizational Commitment

The work by Sake (2006), indicate that employee engagement is positively related to organizational commitment. Commitment refers to a person's attitude and attachment towards its organization. An engaged employee is fully committed towards the job as well as organizational goals and objectives and gives complete loyalty to the organization (Kumar and Swetha, 2011).

Intention to Quit

According to Clifford (as cited in Kacmar, et al, 1999) intention to quit is the degree to which employees are considering leaving the organization. Intention to quit includes basically the reasons why employees are going to quit their job and what factors made the employee leave the organization. The engaged employees do not frequently quit the job, but stay in the organization for longer period of time (Swetha and Kumar, 2011). As evidenced in various works (Harter et al., 2002; Schaufeli and Bakker, 2004; Hallberg and Schaufeli, 2006), engagement has an influence on an employees' intentions to quit. Right Management (2006) found that 75% of engaged employees planned to stay with their organization for at least five years, whilst only 44% of non-engaged employees planned to stay.

Organizational Citizenship Behavior (OCB)

Organizational citizenship behavior refers to "an individual behavior that is voluntary and not tied directly to any reward or recognition system that promotes the effectiveness of the organization (Clifford as cited in organ, 1988). The work by Rasheed, Khan, and Ramzan (2013) revealed that employee engagement is positively related with organizational citizenship behavior. OCB is concerned with voluntary and informal behavior that can help co-workers and the organization.

Employee Productivity

According to Kahn (1990), engagement affects employee performance. Other researchers also agree with this idea. Research conducted by Sonnentag (2003) on six public organizations, found that a high level of engagement helps employees "in taking initiative and pursuing learning goals". Engaged employees develop new knowledge, respond to opportunities, go the extra mile, support the company, and engage themselves in mentoring and volunteering. In addition, engaged employees are more satisfied with their job and are more committed to the organization, they have the urge to meet challenging goals, and they have the urge to succeed. Engaged employees do not

hold back, they not only have more energy, but they also enthusiastically apply their energy at work. Additionally, engaged employees do intensively involve themselves in their work and pay attention to the details (Bakker and Leiter, 2010). They go beyond the job description, they dynamically change and arrange their job in a way in which it fits the changing work environment (Bakker and Leiter, 2010). Furthermore, the positive attitude of engaged employees stimulates the integrative and creative perspective that adds value to service enterprise (Bakker and Leiter, 2010).

Customer Loyalty

The study by Salanova et al. (2005) showed that organizational resources and the level of engagement influences the service climate, which affects employee performance (appraised by the customer) and employee performance makes customers more satisfied and loyal. Therefore, engagement is the predictor of the service quality, and respectively the customer loyalty, in the organization.

2.6. Determinants of Employee Engagement and Empirical Studies

There are a number of variables (determinant) of employee engagement which can be considered for this study. But due to various constraints, the coverage of this study is limited to four determinants which are presented in subsequent paragraphs with empirical review of prior studies conducted in the area.

2.6.1 Job Characteristic

Hackman and Oldham introduced the Job Characteristic Theory (JCT) in 1975. This theoretical framework offered the idea that the design of an employee's job, measured via objective characteristics, can inspire an employee internally to perform better and feel satisfied with the job. Job characteristics play an important role in engaging employees because such employees put more efforts into their work if they are able to identify with it. Job characteristics feature among the most important work characteristic variables in predicting engagement (Saks, 2006; Janjhua, 2011; Ram and Prabhakar, 2011). Schaufelli and Leiter (2001) found in their study that meaningful and valued work in conjunction with the employee having a sense of control over their work can have a substantial effect on engagement. Job characteristics, especially feedback and autonomy, have been consistently related to burnout (Maslach et al. 2001).

According to Kahn (1990, 1992), psychological meaningfulness can be achieved from task characteristics that provide challenging work, variety, allow the use of different skills, personal discretion, and the opportunity to make important contributions. This is based on Hackman and

Oldham's (1980) job characteristics model and in particular, the five core job characteristics namely, skill variety, task identity, task significance, autonomy, and feedback. From a SET perspective, one can argue that employees who are provided with enriched and challenging jobs will feel obliged to respond with higher levels of engagement.

Kahn (1990) relied on the Job Characteristics Theory (JCT) of Hackman and Oldham (1980) to develop his framework. In his seminal study on engagement, one of Kahn's objectives was to evaluate the settings that were necessary for engagement. While this could be interpersonal relations or need satisfaction, he also recognized the importance of contextual job factors. JCT is a model that proposes specific characteristics of the workplace that lead to motivation. Thus, Kahn used the JCT to hypothesize that, certain contextual aspects of the workplace lead to critical psychological states, which in turn result in affective and behavioral outcomes. He has discoursed that individuals who feel more capability to give and receive from their work tasks are possible to be more engaged. Shantz et al. (2013) have argued that an individual may be connected with a job if he/she is responsible for the entire piece of meaningful work.

The study conducted by Derara (2014) focused on determinant of employee engagement in CBE. He used a cross-sectional survey with a sample of 361 employees and argued that job characteristics have a significant effect on employee engagement.

2.6.2 Leadership Style

Leadership style is a combination of a leader's general personality, manner and communication patterns to guide others toward reaching organizational or personal goals (Hoyle, 2006). Leadership style is considered to be a factor that affects employees in a significant way. It can translate into the achievement of the organization's values, vision, mission, and achievement of organizational outcomes (Nwibere, 2013). According to contingency theory, a leader's achievements are dependent on two factors: the leader's distinctive approach of interaction with followers (leadership behavior) and the extent of power the leader has at his disposal to exercise over the situation (i.e. the group, the task, and the outcome) (Quader, 2011). The degree of control achieved by a leader depends on the relationship between the leader and his followers, the way the task is structured, and the power vested in the position the leader occupies (Quader, 2011). The leadership style needs to be aligned with the situation, in order for the leader to be effective

(Quader, 2011). As revealed by Fiedler and Chemers (1984), situations of high control are better managed by task-motivated leaders (transactional leaders), while relationship-motivated and low-control (transformational leaders) are inclined to excel in circumstances of reasonable control (Quader, 2011). The Multifactor Leadership Questionnaire (MLQ) was devised to determine transformational, transactional, and laissez-faire leadership styles (Zineldin and Hytter, 2012). Transactional and transformational leadership were originally seen as opposites. However, later research suggests that instead of these being viewed as independent dimensions, optimal leadership behavior is a mix of different styles (Zineldin and Hytter, 2012). The organizational climate, a company's beliefs, values, and assumptions that paves the way for interaction between leaders and employees and such interaction, is of critical importance to the overall style of leadership that leaders adopt (Omolayo, 2007).

Employee engagement is considered as a key factor for organizational efficiency, success and achievement. Leadership appears to be one of the single biggest factors affecting employee engagement (Wang and Walumbwa, 2007; Macey and Schneider, 2008; Attridge, 2009). Attridge (2009), for instance, emphasizes that leadership style, that is, the relatively consistent pattern of behavior applying to leader-follower interactions, is critical for promoting employee engagement. Existing literature defines drivers of the employee engagement from different angles and commonly relates a portion to leadership skills, especially of the immediate managers. Various studies were conducted to investigate the influence of various factors that might contribute to employee engagement. Kahn (1990), as being the pioneer scrutinizing the employee's engagement and the drivers behind, claimed that leaders, in general, play an important role in creating the right context for employees to become engaged. Among these factors, leadership styles have been found to be significant predictors of employee engagement. Furthermore, 'employee-engagement' competency of leaders in terms of respect for others and concern for their development and well-being are found to be a good predictor of employees' engagement, job performance, job satisfaction and organizational commitment (Alimo-Metcalfe et al., 2008).

Hawley (1993) suggested that today's leaders should concern themselves less with issues of task and structure and more with their employees' "spirit": "We all yearn for spiritually rooted qualities at work—integrity, character, inspiration, belief, and even reverence—qualities that are key factors in an enterprise's success." Similarly, Seijts and Crim (2006) found that leadership roles and behaviors can have positive results as employees become more engaged in the organization.

According to Yukl et al. (2009), participative leader behavior increases the positive environment of work for subordinates who require more independence, while directive leader behavior is thought to be especially effective with achievement focused employees, because the leader will clarify objectives and guide their subordinates accordingly (Malik, 2013). Lockwood (2007) also concluded that effective communication between leader and employee could influence employee engagement: a leader who positively conveys strategies to subordinates can inspire employee engagement among those workers. Robbins and Judge (2012) considered the core objective of a leader to be to assist subordinates in achieving their objectives successfully, providing the necessary guidance and assistance to attain these aims in addition to those of the organization. One of the components of employee engagement is the psychological component, which is concerned with the employees' beliefs about the organization, its leaders and the working conditions (Kahn, 1990).

The emotional aspect of employee engagement also concerns how employees feel about their leaders. Employees need to have confidence in their organization and this is most powerfully reflected through the reliability and integrity shown by the leader. According to Welbourne (2007), one of the first requirements of an engaging leader is that he himself is engaged. She adds that if leaders are burned out and focused solely on immediate results, they may not be able to role model or reward non-core innovations. Moreover, overworked leaders are unlikely to tolerate employees who spend time and energy on non-core responsibilities (Wildermuth and Pauken, 2008).

Hansen, Byrne and Kiersch (2014) advance Kahn's model also, by promoting that leaders motivate their employees by transforming their attitudes, beliefs, and values into a common vision (Bass, 1985) which results in leadership traits, and styles in details, affect employee engagement negatively or positively at different scales. The study by Iqbal N, Karim, & Haider,(2015) focus on impact of rewards and leadership on the employee engagement in conventional banking sector of Southern Punjab; and tried to explore the impact of rewards and leadership on the employee engagement. The study concluded that employee engagement is fully influenced by leadership, workplace culture, company reputation and reward practices. Satisfied workers have potential to work effectively and they always remain loyal to the organization. The researchers collected data from 50 employees of 5 banks selected from the conventional banking sector located in Southern Punjab. The results indicate positive impact of reward and leadership on employee engagement.

The paper provides evidence to suggest that management focus to enhance skills of the employees through proper coaching, leadership, and motivation.

The Full Range Leadership Model – FRLM

The Full Range Leadership Model describes a full range of influencing styles from ‘non-leadership’ to powerful transformational leadership behaviors. The model captures different kinds of behaviors which make a difference to outcomes for associates of the leader. In other words, the range of behaviors starts with transformational leader behaviors to transactional leader behaviors reaching to the lowest leader interaction of laissez-faire leader behaviors (Bass et al., 2003). The full range model of leadership was developed to broaden the range of leadership.

Transformational Leadership

According to Bass *et al.* (2003), transformational leaders will focus on developing their followers by tapping them of their potentials, inspiring them, promoting collaboration, motivating them, and by reinforcing positive behaviors. Transformational leaders are defined by Kreitner and Kinicki (2010) as individuals that “engender trust, seek to develop leadership in others, exhibit self-sacrifice and serve as moral agents, focusing themselves and followers on objectives that transcend the more immediate needs of the work group”. The transformational model consists of four factors: idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration.

Transactional Leadership

Transactional leadership is defined as a set of behaviors that motivate and guide followers in the direction of a goal by providing clear expectations and providing resources for the completion of work (Harter et al, 2002; Robbins and Judge, 2009). Transactional Leaders recognize followers’ needs and desires and then clarify how those needs and desires will be met in exchange for enactment of the follower’s work role (Waldman et al, 1990). This form of leadership depends on the leader’s power to reinforce subordinates for their successful completion of the bargain (Bass et al, 1987). Transactional leadership is often used in business; when employees are successful, they are rewarded; when they fail, they are punished. It is based more on "exchanges" between the leader and follower, in which followers are rewarded for meeting specific goals or performance criteria (Trottier et al. 2008; Bass et al. 2003).

Laissez-Faire passive/avoidance leadership

Kirkbride (2006) describes Laissez-faire leaders as managers who tend to withdraw from the leadership role and offer little in terms of either direction or support. They are often “absent” or indifferent to the needs of their followers. James and Collins (2008) describe the laissez-faire leader as an extreme passive leader who is reluctant to influence subordinates’ considerable freedom, to the point of handing over his/her responsibilities. Most ineffective and dissatisfying (leadership style) is laissez-faire leadership, wherein the individual avoids leadership and abdicates responsibility" (Avolio and Bass, 2004).

2.6.3. Training and Development

Training is considered as one of the most universal methods of improving the productivity and performance levels of employees in an organization. It is also an important administrative function of human resource management (HRM). HRM of organizations focus on developing employees’ attitude and capabilities through effective training and development programs so that they become more engaged in their job and organization to positively and significantly contribute to achieve organizational objectives while growing personally at the same time (Lee, et al., 2010). Keeping in view, this phenomenon, Manuel (2014) conducted a research to examine how training and development elevate employee engagement to improve organizational performance. A quantitative research was run using electronic questionnaire with 5-point scale to extract data from permanent employees of companies in Johannesburg. The questions addressed that whether training help employees to understand the importance of their roles for organization and thus increase their engagement level. The results indicated a strong relationship between training and engagement as through these trainings the employees felt valued when nominated for the training and understood their own meaningfulness and importance for the organization hence engaging more with the company (Manuel, 2014).

A research by Huang and Su (2016) was conducted to evaluate the effect of job training on the job satisfaction level of employees and their intention to stay with the organization. The study defined job training as a structured effort by an organization to facilitate employees with job related learning, competencies, skills and attitudes. The study was conducted in a classroom setting by distributing a survey questionnaire to 150 employees working in various companies of Taiwan who received training in their respective organization. The research concluded that training and development of employee work as a platform for providing a sense of success and progress in

employees and also work as a powerful tool to shape the attitude and motivation of employees towards work hence improving employee engagement level in process. However, the main objective of the survey which was effect of training on satisfaction and retention of employee resulted into an arguable relationship between job training and employees intention to stay in the organization (Huang and Su, 2016).

On the other hand, a study when tested a somewhat similar relationship between training and employee satisfaction and performance with the mediating role of employee engagement, the result came out to be positive. Basically, the paper shows the mediating role of employee engagement which occurs due to training and development of employees and significantly influence the performance level of both, the organization and the individual. The research was conducted using evidences from the health sector of Uganda by distributing questionnaire to 150 workers in hospitals founded by catholic organizations. Correlation analysis of the variables indicated a very positive relationship between training and employee performance through employee engagement. In elaborated way, it is concluded in the study that training positively affects the employee performance when employee engagement mediates between the two variables (Sendawula et al., 2018).

Afroz (2018) focused on employee engagement in banking sector of Bangladesh in her recent study. The study aimed to ensure that general trainings in banking sector enhance employee engagement, their motivation and their satisfaction level in the organization. The participants of the study included 150 employees from 14 banks situated in Tangail District, Bangladesh. The interview was conducted and the results revealed that most of the respondents were regular participants in training programs organized by their respective employer banks. Most of these trained employees think that the trainings provided to them make them more engaged, satisfied and motivated to work in their respective banks. This revelation proves the hypothesis of the study that job training in banking sector has very strong and positive relation with employee engagement.

2.6.4. Promotion and Growth Opportunities

Promotion provides employees with opportunities for personal growth, more responsibilities and also increased social status. Employees seek promotion policies and practices that they perceive to be fair and unambiguous and in line with their expectations.

A study conducted by Siddhanta and Roy (2011) suggested that organizations that lay more emphasis on employees' development and career path are likely to have more engaged employees than their counterparts. This is may be because many employees desire to maintain their jobs inventive and interesting by acquiring new skills and applying new approaches to their daily tasks (Ologbo and Saudah, 2011). Arnolds and Boshoff (2011) reported that promotion and interesting work are the most important factors that motivate employees. Getting high status in work place while doing effective work which generally increases the status, position and remuneration of an employee in the organization makes employees get more engaged by leading them go move beyond what is expected of them. Andrew & Sofian (2012) noted that employee promotion is featured by getting training, skills development and learning in an organization. Creating a learning-oriented culture along with a personal development plan is an effective way to improve employee engagement in an organization, because most employees are interested in learning new skills and knowledge in their work as this keeps their work interesting and fresh.

Conceptual Framework of the Study

Based on the overall review of related literature in the area, the following conceptual model in which this specific study is governed was developed based on (Kahn, 1990) and Saks (2006), models are followed by the researcher.

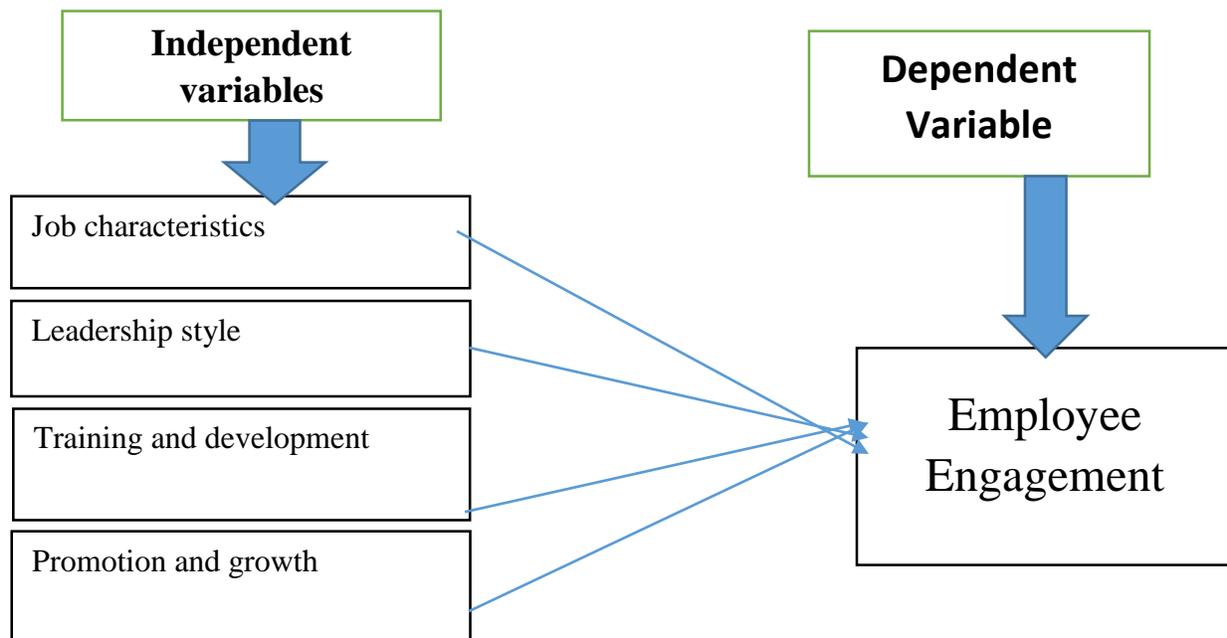


Fig.3: Conceptual Framework

CHAPTER THREE

RESEARCH METODOLOGY

3. Introduction

In this chapter, the practical methodological framework used in order to answer the research questions and fulfill the purpose of the research is discussed accounting the research setting, design, the method, the study population, sampling technique and the whole data collection process, its validity and reliability, analysis and ethical consideration as well.

3.1. Description of the Study Area

The study was conducted in Commercial Bank of Ethiopia, South Addis Ababa District. At the time of planning the study the district has had 110 branches and more than 2894 professional employees working at different capacities for the bank.

3.2. Research Design

Research design is the general plan of how the research questions would be answered and it is the conceptual structure within which research is conducted (Saunders et al., 2007). “The research design is the conceptual structure within which research is conducted; it constitutes the blueprint for the collection, measurement and analysis of data.” (Kothari, 2004).

A choice of research design depends on the objective of the research. As its objective, this study is expected to examine determinants of employee engagement at the aforementioned research site, and for the realization of this a descriptive cross-sectional survey design has been chosen for implementation. This is because with such a design in addition to describing characteristics of a phenomenon, object, environment, it is also possible to discover association/correlation among different variables through which causal relationship can be identified and explained.

3.3. Research Approach

According to Creswell (2003) if the research problem is to identify factors that influence an outcome, or understanding the best predictors of outcomes, then a quantitative approach is the best choose. Hopkins (2000) suggested that quantitative research work connects independent and dependent variables. Quantitative approach also raises the post positivist perspectives. Post positivist research methods include observations, measurements, surveys, questionnaires, instruments, laboratory and field experiments, statistical analysis, simulations, and case studies. So, the researcher used quantitative approach for this study.

3.4. Research Instrument

A survey is a method of collecting data in which people are asked to answer a number of questions (usually in the form of a questionnaire). The survey questionnaire is a suitable tool for a quantitative study as it enables a large amount of data to be gathered to examine the factors that may or may not affect engagement. The reliability of a survey's results depends on whether the sample of people from which the information has been collected is free from bias and sufficiently large. According to Leary (2004), the major advantages of questionnaires is that they can be administered to groups of people simultaneously, and they are less costly and less time consuming than other measuring instruments. For this study, a self-completion questionnaire was used to collect the required data.

Most of the content of the questionnaire was extracted from well tested and established data gathering tools used in the area. Basically, the content was developed based on the conceptual framework specified for the study on the basis of the research hypothesis to be tested and objectives to be achieved. The instrument used in this study was adopted from different sources. It was adopted for the specific purpose of analyzing determinants of employee engagement and measuring the actual engagement of individuals that are working in CBE.

The questionnaire has three sections. The first section focuses on demographic data of the respondent. The second section encompasses items about four possible determinants of employee engagement (job characteristic, leadership style, training & development, promotion and growth opportunities). Job characteristics was measured by items developed by Hackman and Oldham (1980) with each item corresponding to a core job characteristic: autonomy, task identity, skill variety, task significance, feedback from supervisor, feedback from coworkers, and feedback from

the job. Leadership style was measured by using the Multifactor Leadership Questionnaire (MLQ). The Multifactor Leadership Questionnaire is a well-established instrument in the measure of leadership styles as well as being extensively researched and validated. One of the advantages of the MLQ is that it is much broader than other leadership surveys.

The third section consist of questions that can measure the employee engagement. For this study, engagement was measured by the Utrecht Work Engagement Scale (UWES) developed by Schaufeli, Salanova, Gonzalez-Roma and Bakker (2002) and it comprised of three subscales: vigor, dedication and absorption.

All questions incorporated in the questionnaire are closed-ended question type. A closed-ended question generates a limit set of response that can be coded easily in a database with some number or symbol that represent a response. A 5-point Likert scale has been used in designing those questions to be presented on core area of the study (i.e., the independent and dependent variables). A scale comprising of five response categories such as 1=strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree which allows respondent to indicate level of their agreement with the statement that was provided for each item. The question was written in simple English so as to reduce misunderstanding and uncertainties.

3.5. Population or Universe

All the items under consideration in any field of inquiry constitute a population. Sekeran (2001) defines a population as “the entire group of people, events, or thing of interest that the researcher wishes to investigate”. It may well be referred to as a researcher’s target population (Robertson et al., 2009). The target population for this study consisted of 2894 professional employees of CBE working at 110 branches of the South Addis Ababa District.

3.6. Sampling and Sample Size

As stated in the work of Adams et al. (2007), sampling is the process or techniques of selecting suitable sample for the purpose of determining parameter or characteristic of the whole population. Due to time and other resource constraint as covering all the 2894 professional employees of CBE at the South Adds Ababa District not practical, it was planned to investigate the study population

by selecting a representative sample from it. The sampling framework considered for the purpose encompasses all CBE branches operating in South Addis Ababa District and all professional employees working in the 110 branches.

In order to determine the sample size for the study, the following sample determination table which was developed by Carvalho (1984) to determine a representative sample was used.

Table 3.1 Sample Size Determination

Population size	Sample size		
	Low	Medium	High
50-90	5	13	20
91-150	8	20	32
151-280	13	32	50
281-500	20	50	80
501-1200	32	80	125
1201-3200	50	125	200
3201-10000	80	200	315
10001-35000	125	315	500
35001-150000	200	500	800

(Source: Carvalho, 1984)

So a sample size of 200 employees were considered for the purpose of this study. The sample selection was performed by using systematic sampling techniques because the researcher distributed and collected the questionnaire via email. First, an email list of all employees targeted as potential respondent was generated. From a total of 200 employees were selected randomly by undergoing a systematic procedure.

3.7. Variables Description

3.7.1. Dependent Variable

Dependent variables are variables that we trying to study or what we are trying to measure. It depends on independent variables if the researcher changes the independent variable, its result will change (O'leary, 2004). The dependent variable for this study is employee engagement.

3.7.2. Independent Variables

Independent variables are variables causing an effect on the things we are trying to understand. It can take different values and can cause corresponding changes in dependent variables (O'leary, 2004). Job characteristics; leadership style; training and development; promotion and growth opportunities are the independent variables of the study.

3.8. Data Analysis

To analyze the data, the study mainly used statistical package for social sciences (SPSS). The reason for selecting the SPSS statistical package is that it facilitates the calculation of all essential statistics, such as descriptive statistics, reliability test, linear and multiple regression analysis, required for data analysis and present findings. In inferential statistical analysis, correlation and multiple linear regression methods were utilized. Correlation (r) is used to describe the strength and direction of relationship between two variables. Since all variables are measured as an interval level, Pearson product moment correlation was used. Multiple regression analysis was used to investigate the underlying components of the independent variables and how these factors impact on employee engagement. Multiple regression statistical technique is used to examine the relationship between one dependent variable and several independent variables (Pedhazur, 1997).

3.9. Validity of the Questionnaire

One way to try to ensure that measurement error is kept to a minimum is to determine properties of the measure that give us confidence that it is doing its job properly. The first property is validity, which is whether an instrument actually measures what it sets out to measure. Validity refers to whether an instrument measures what it was designed to measure. Hair et al. (2007) defined validity as “the degree to which a measure accurately represents what is supposed to”. Validity concerns the soundness, legitimacy and relevance of a research theory and its investigations or practice (Kitchin and Tate, 2000). It also refers to the extent to which an empirical measure adequately reflects the real meaning of the concept under consideration. However, an instrument cannot measure the attribute of interest if it is unpredictable, inconsistent, and inaccurate. Leary (2004) mentioned about four types of validity: Internal validity, external validity, construct validity, and statistical conclusion validity.

Internal validity is how the findings of the research match reality and as the researcher measure the things that are aimed to measure. Internal validity of a research study is the extent to which its design and the data it yields allow[s] the researcher to draw accurate conclusions about relationships within the data (Leedy and Ormrod, 2010). Moreover, the reality in quantitative research is an ongoing process; it always changes due to the fact that what is being studied is how people understand the job.

External validity refers to whether the observed associations can be generalized from the sample to the population, or to other people, organizations, contexts, or time (Leary, 2004). The more representative, the more confident we can be in generalizing from the sample to the population. As for this study, it assumes that the all branches of CBE operate in a similar manner with respect to policies and practices despite the fact that they are located in geographical areas that span the state, addresses external validity through taking representative samples and can be generalized to all branches of CBE. Construct validity examines how well a given measurement scale is measuring the theoretical construct that it is expected to measure. The main purpose of a researcher by exploring construct validity is to examine whether the inferences made about the results of the assessment are meaningful and serve the purpose of the assessment. In this study, the researcher tried to address the construct validity through clearly defining the construct of interest and develop valid measures that operationalize defined constructs. Previous studies have verified that the measurement scales have reasonable construct validity (Schaufeli et al., 2002; Seppala et al, 2009). In addition, this addressed through the review of literature and adapting instruments used in previous research.

Content validity is defined as the degree to which items in an instrument reflect the content to which the instrument will be generalized (Straub, Boudreau et al. 2004). Content validity involves evaluation of a new survey instrument in order to ensure that it includes all the items that are essential and eliminates undesirable items to a particular construct domain (Lewis et al., 1995; Boudreau et al., 2001). It also involves the degree to which the study is measuring what it is supposed to measure. More simply, it focuses on the accuracy of the measurement (John et.al, 2007).

3.10. Reliability of the Questionnaire

Validity is a necessary but not sufficient condition of a measure. A second consideration is reliability, which is the ability of the measure to produce the same results under the same conditions. To be valid the instrument must first be reliable. The easiest way to assess reliability is to test the same group of people twice: a reliable instrument will produce similar scores at both points in time (test–retest reliability).

Reliability refers to whether an instrument can be interpreted consistently across different situations. Reliability differs from validity in that it relates not to what should be measured, but instead to how it is measured. Hair et al. (2007) defined reliability as the extent to which a variable or a set of variables is consistent in what it is intended to measure. To ensure the inner consistency of the instrument adopted, the Cronbach's alpha coefficient was used. Developed by Lee Cronbach in 1951, the Cronbach's alpha coefficient is a statistical tool that evaluates the confidentiality through the inner consistency of a questionnaire. For the utilization of this coefficient, it is a requirement that all the items of an instrument use the same measurement scale. The Cronbach's alpha is obtained by the variance of individual components and by the variance of the components sum of each evaluated, aiming to investigate the possible relations between the items.

3.11. Ethical Considerations

Hart (2005) states that “ethics in research, as in everyday life, are a combination of socialization, instinct, discretion and been able to put yourself in the position of others to reflect on and see our actions as others may do”. There are certain ethical protocols that followed by the researcher. The first is soliciting explicit consent from the respondents. This ensures that their participation to the study were not out of their own volition. The researcher also ensured that the respondents were aware of the objectives of the research and their contribution to its completion. One other ethical measure exercised by researcher has been treating the respondents with respect (Leary,2004). This have done so that the respondents were at ease and more likely to give honest responses to the questionnaire. There were also ethical measures that have been followed in the data analysis. To ensure the integrity of data, the researcher checked the accuracy of encoding of the survey responses. This were carried out to ensure that the statistics generated from the study are truthful and verifiable (Leary, 2004).

CHAPTER FOUR

RESULT AND DISCUSSION

4. Introduction

In this chapter, the data collected from the targeted employees of the bank through a self-administered questionnaire are presented, analyzed and discussed. Amongst others, the analysis included the statistical testing of hypothesis and interpretation of the result using SPSS version 20. The study used correlation analysis to measure the degree of association between different variables under consideration. Regression analysis was also used to test the effect of independent variables on the dependent variable. It is on the basis of these that the findings of the study are pinpointed and discussed.

4.1. Rate of Response

From the total 200 distributed questionnaires, only 95% of the questionnaire was correctly completed and sent back to the researcher through the Banks official e-mail channel (MS outlook) and the remaining, 5% (10 questionnaires) was not returned. The high response rate observed is mainly attributable to the close follow up made by branch managers of the bank at the study sites.

4.2. Validity and Reliability Test

In this study, the researcher used adopted questionnaire enriched from literature review and prior studies conducted in the area; with little modification made as per the recommendation of the thesis advisor.

As recommended by Churchill (1979), refinement of the measurement scale requires the computing of reliability coefficients (Cronbach's alphas). Moss et al. (1998) suggested, an alpha score of 0.6 is generally acceptable. Nunnally (1978), suggest that the reliability coefficient in the range of 0.60 and 0.80 are considered good and acceptable. And reliabilities less than 0.60 are measured poor. Once the answers of respondents were collected and coded, Cronbach's Alpha was conducted to test the reliability of the instrument used. For this study, all the independent variables and dependent variable met the above requirement. The alpha value for each question is shown in the following table (Table 4.1).

Table 4.1: Alpha coefficient for each variable section of the questionnaire

No	Individual variables	Item quantity	Alpha value
1	Job characteristics	6	0.652
2	Leadership style	20	0.852
3	Growth and promotion opportunities	4	0.757
4	Training and development	6	0.727
5	Employee engagement	11	0.615

Source: SPSS output of own survey, 2020.

4.3. Demographic Characteristic of Respondents

On demographics of respondents the collected data covered six items: gender, age, marital status, education, year of experience and current job position.

The table below shows that majority of respondents who participated in the study were male employees (61%). Female employees constitute nearly 40% of the participants only. This is not surprising as the study population as a whole characterized by imbalance between the two sex groups.

Table 4.2: Gender profile of the respondents

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Male	116	61.1	61.1	61.1
	Female	74	38.9	38.9	100.0
	Total	190	100.0	100.0	

Source: SPSS output of own survey, 2020.

In terms age, most of the respondents fall under the young adult age group (56.3%). This is followed by matured adults aged 31-40 years (36.3%); and, those above the age of 40 (7.4%) found to be the least observed group (Table 4.3).

Table 4.3: Age profile of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-30	107	56.3	56.3	56.3
	31-40	69	36.3	36.3	92.6
	41-50	14	7.4	7.4	100.0
	Total	190	100.0	100.0	

Source: SPSS output of own survey, 2020

With regard to marital status (Table 4.4), the proportion of married respondents (42.6%) found less than those with single marital status (57.4%).

Table 4.4: Marital status of the respondents

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Single	109	57.4	57.4	57.4
	Married	81	42.6	42.6	100.0
	Total	190	100.0	100.0	

Source: SPSS output of own survey, 2020.

Concerning educational level attained (Table 4.5), more than 95% of the respondents claimed to have earned a Bachelor's degree (53.7%) or Master's degree (42.6%). Diploma holders constitute 3.7% only. This is attributable to the current recruitment policy of the bank.

Table 4.5: Educational level of respondents

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Diploma	7	3.7	3.7	3.7
	Bachelor's Degree	102	53.7	53.7	57.4
	Master's degree	81	42.6	42.6	100.0
	Total	190	100.0	100.0	

Source: SPSS output of the survey, 2020

As shown on Table 4.6 below, the work experience of respondents ranged from 1 to 10+ years. The proportion of respondents who served the bank for 4 to 6 years found a bit larger (36.3%) when compared to those with 1-3 years (24.2%), above 10 years (21.1%) and 7-10 years (18.4%) work experience. As a whole the collected data indicate the existence of highly experienced staff at the research site.

Table 4.6: Work experience of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-3 year	46	24.2	24.2	24.2
	4-6 year	69	36.3	36.3	60.5
	7-10 year	35	18.4	18.4	78.9
	above 11 year	40	21.1	21.1	100.0
	Total	190	100.0	100.0	

Source: SPSS output of the survey, 2020

Table 4.7 shows the composition of current job positions of respondents, ranging from ‘Junior Officer’ to ‘Branch Manager’. Most of the respondents (46.3%) are working as ‘Banking Business Officer’. The rest fall under the following job categories (in descending order): ‘Banking Operation Officer’ (10.5%), ‘Branch Manager’ (8.4%), ‘Senior Banking Operation’ (7.9%), ‘Junior Officer’ (6.8%), ‘Branch Controller’ (6.3%), ‘Senior Banking Business Officer’ (5.3%), ‘Manger, Branch Business’ (4.7%) and ‘Manger, Branch Operation’ (3.7%).

The result shows that the majority employee of the bank was Banking Business Officer and Banking Operation Officer that are the front and back makers. This is because the day to day activity of the Bank is done by this job position and the rest job positions can support; approve; authorize, etc.

Table 4.7: Current job position of respondents

Job position		Frequency	Percent	Valid percent	Cumulative percent
Valid	Branch Manager	16	8.4	8.4	8.4
	Manager, Branch Operation	7	3.7	3.7	12.1
	Manager, Branch Business	9	4.7	4.7	16.8
	Branch Controller	12	6.3	6.3	23.2
	Senior Banking Business Officer	10	5.3	5.3	28.4
	Senior Banking Operation Officer	15	7.9	7.9	36.3
	Banking Business Officer	88	46.3	46.3	82.6
	Banking Operation Officer	20	10.5	10.5	93.2
	Junior Officer	13	6.8	6.8	100.0
	Total	190	100.0	100.0	

Source: SPSS output of the survey, 2020

4.4. Descriptive Statics: Analysis of the Variables Investigated

Descriptive statistics were conducted in the form of frequency distribution, percentage, mean and standard deviation for all variables and for the sake of simplicity, however, the researcher decided to explain the overall mean and standard deviation for each independent and dependent variable so as to avoid redundancy of words and be short and precise for the reader to understand.

As shown on Table 4.8 below, the average mean calculated for job characteristic variable, 3.55 (which is approximately 4), indicates that the level of respondents' agreement on items (statements) presented on such variable are corresponding to Agree. The same is true with training & development and employee engagement variables.

In case of leadership style and growth and promotion, however, the average results correspond to Neutral.

Table 4.8: Comparison of mean between each factor of employee engagement

Variable Factor	Mean	Std. deviation
Job characteristic	3.55	0.69
Leadership style	3.08	0.64
Growth and promotion	2.93	0.97
Training and development	3.59	0.76
Employee engagement	3.64	0.47

Source: SPSS output of own survey, 2020

4.4.1. Correlation Analysis

Correlation analysis was performed in order to examine the relationship between the dependent variable, employee engagement and independent variable including job characteristics, leadership style, growth and promotion opportunities and training and development. Pearson's Product-Moment correlation coefficient (r) measures the strength and direction of a linear relationship between two variables. Values of Pearson's correlation coefficient are always between -1 and +1. The sign shows whether there is a positive correlation (as one variable increase, other also increase) or negative correlation (as one variable increase, other decrease). A positive correlation indicates a direct positive relationship between two variables. Higher correlation value indicates stronger relationship between both sets of data (Coetzee 2003). A negative correlation, on the other hand, indicates an inverse, negative relationship between two variables (Ruud et. al., 2012). The details are presented below (Table 4.9).

Hypothesis test result

Based on Table 4.8, the hypothesis test results are summarized below.

No	Hypothesis	Result
1	Job Characteristics is a predictor of the employee engagement at CBE's staff of south Addis Ababa District branches.	Accepted
2	Leadership Style is a of predictor the employee engagement at CBE's staff at south Addis Ababa District branches.	Accepted
3	Growth and Promotion area a predictor of the employee engagement at CBE's staff at its south Addis Ababa District branches.	Accepted
4	Training and Development are a predictor of the employee engagement at CBE's staff at its south Addis Ababa District branches.	Accepted

Table 4.9. Measures of associations and descriptive adjectives

Measure of association	Descriptive adjective
> 0.00 to 0.20 ; < -0.00 to - 0.20	Very weak or very low
> 0.20 to 0.40; < -0.20 to - 0.40	Weak or low
> 0.40 to 0.60; < -0.40 to - 0.60	Moderate
> 0.60 to 0.80; < -0.60 to - 0.80	Strong or high
> 0.80 to 1.0; < -0.80 to - 1.0	Very high or very strong

Source: (MacEachron, 1982)

The correlation analysis result presented in (Table 4.10) shows that leadership style has a moderate positive relationship with employee engagement ($r=.477$, $p<0.01$), which is significant at 99%. This implies that there is a good management system in the study organization inspiring its employees. But job characteristic ($r=.327$, $p<0.01$), growth and promotion ($r=.299$, $p<0.01$) and training and development ($r=.347$, $p<0.01$) have low positive relationship with employee engagement at 99% significance level. This indicates that the characteristic of jobs in CBE can influence the engagement level of employees in the bank. Similarly, the result shows that growth & promotion, and training and development can also influence employee engagement. This

demands the management of the bank to give more attention to personal growth and promotion so as to increase the level of employee engagement in the bank.

Table 4.10: Correlation matrix of the dependent and the independent Variables investigated.

		Job characteristics	Leadership style	Growth & promotion	Training & development	Employee engagement
Job Characteristics	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	190				
Leadership Style	Pearson Correlation	.446**	1			
	Sig. (2-tailed)	.000				
	N	190	190			
Growth and Promotion	Pearson Correlation	.365**	.497**	1		
	Sig. (2-tailed)	.000	.000			
	N	190	190	190		
Training and Development	Pearson Correlation	.278**	.697**	.396**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	190	190	190	190	
Employee Engagement	Pearson Correlation	.327**	.477**	.299**	.347**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	190	190	190	190	190

** . Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS output of own survey, 2020.

4.4.2. Multiple Regressions Analysis

Regression analysis is a statistical process for estimating the relationships among variable under investigation. It helps to understand how the typical value of the dependent variable changes when any one of the independent variables is varied, while the other independent variables are held constant. Accordingly, regression analysis was conducted to examine the effect of independent variables such as job characteristic, leadership style, growth and promotion and training and development on the dependent variable, employee engagement. The researcher has conducted basic assumption tests before running the regression model. These are normality of the distribution,

linearity of the relationship between the independent and dependent variables and multicollinearity tests.

Assumption 1: Multicollinearity

Multicollinearity refers to the situation in which the independent/predictor variables are highly correlated. In this study multicollinearity was checked with tolerance and Variance Inflation Factor (VIF) statistics. Andy (2006) suggests that a tolerance value less than 0.1 almost certainly designates a serious collinearity problem. Burns and Burns (2008) also state that a VIF value greater than 10 is also a concern. Similarly, Field (2009), underlines that, values for “tolerance” below 0.1 indicate serious problems, although several statisticians suggest that values for “tolerance” below 0.2 are worthy of concern. In this study, all of the independent variables found to have a tolerance of more than 0.1 and a VIF value of less than 10 (see Table 4.11).

Table 4.11: Multicollinearity test result

Model		Coefficient ^a	
		Collinearity Statistics	
		Tolerance	VIF
1	Job characteristics	.770	1.298
	Leadership style	.416	2.406
	Growth promotion and	.721	1.386
	Training development and	.508	1.968

a. Dependent variable: employee engagement

Source: SPSS output of own survey, 2020.

Assumption 2: Normality Distribution Test

Multiple regressions require the independent variables to be normally distributed. Skewness and Kurtosis are statistical tools which can enable to check if the data is normally distributed or not. According to Smith and Wells (2006), Kurtosis is defined as “property of a distribution that describes the thickness of the tails”. The thickness of the tail comes from the amount of scores falling at the extremes relative to the Gaussian/normal distribution”. Skewness is a measure of symmetry. A distribution or data set is symmetric if it looks the same to the left and right of the center point. For this study, the skewness and kurtosis test results are within the acceptable range

(-1.0 to +1.0) and it can be concluded that the data for all variable are normally distributed (Table 4.12).

Table 4.12: Normality test result

	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Job characteristics	190	-.795	.176	1.096	.351
Leadership style	190	1.153	.176	.636	.351
Growth and promotion	190	.286	.176	.052	.351
Training and Development	190	.351	.176	-.434	.351
Employee engagement	190	.729	.176	-.252	.351
Valid N (listwise)	190				

Source: SPSS output of own survey, 2020.

Assumption 3: Linearity of the Relationship Test

Linearity test tells that the visual inspections of the scatter plot shows there exists a linear relationship between the employee engagement determinants and employee engagement. The test for this study showed that the scatter plot has a moderate linear relationship (Table 4.13).

Table 4.13: Linearity test result



Table 4.14: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.497 ^a	.247	.231	.37504

a. Predictors: (Constant), training and development, Job characteristic, growth and promotion, leadership style.

Source: SPSS output of own survey, 2020

As shown from the above model summary table, $R = .497$, this value indicates that all the independent variables have moderate positive relationship with the dependent variable (employee engagement). And the fact that $R^2 = .247$, indicates that 24.7% of variation on the dependent variable (employee engagement) which is resulted due to change in linear combination of all the four independent variables included in the study.

4.4.2.1. ANOVA Model Fit

ANOVA analysis is normally used to compare the mean scores of more than two variables. It is also called analysis of variance because it compares the variance between variables (Pallant, 2005). F-test is used to test the impact of overall explanatory power of the whole model, or the joint effect of all explanatory variables as a group. It measures the statistical significance of the entire regression equation rather than each individual coefficient as the t-test is designed to do.

As shown from table 4.15 below, the value of $F = 15.164$, and $p < 0.01$, indicates the existence of moderate relationship between the dependent and independent variables which means that the independent variable can significantly predict the dependent variable.

Table 4.15: ANOVA Model Fit analysis result

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	8.532	4	2.133	15.164	.000 ^b
	Residual	26.021	185	.141		
	Total	34.553	189			

a. Dependent variable: employee engagement

b. predictor: training and development, job characteristic, growth and promotion and leadership style.

Source: SPSS output of own survey, 2020

4.4.2.2. Beta Coefficient

The reason to use Beta coefficients is to explain the relative importance of explanatory variables separately, which means to show the impact of the independent variable on dependent variable.

As we can see the table below (Table 4.16), the standardized coefficients for leadership style found to be positive which is a significant impact of the dependent variable. And the standardized coefficients of job characteristics, training & development and growth and promotion opportunities is positive but which is insignificant impact on the dependent variable. This implies that the character of the job in the bank cannot motivate the employee to do their work because the front office maker work become repetitive this can lead to employee disengagement in the work. The insignificant impact of training & development and growth & promotion opportunities has the implication of in the study area there is no promotion and growth for long period of time that work in the position of Banking Business Officer and Banking Operation Officer this create

disengagement in their work and the training and development package of the bank cannot be creating fully engagement employee. For leadership style we expect .279 units to increase the engagement level of the employee and the same is true for the rest independent variables. The larger the standardized coefficient, the higher is the relative effect of the determinants to the employee engagement. Based on this the estimated regression model for this study looked like the following:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \varepsilon$$

$$Y = 2.248 + .105X_1 + .279X_2 + .033X_3 + .026X_4 + 0.509$$

$$\text{Employee engagement} = 2.248 + .105 \text{job characteristics} + .279 \text{leadership style} + 0.33 \text{growth and promotion} + 0.26 \text{training and development} + 0.509.$$

Table 4.16: Beta Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.248	.254		8.837	.000
	Job characteristic	.105	.057	.134	1.845	.067
	leadership style	.279	.075	.369	3.732	.000
	Growth and promotion	.033	.046	.054	.721	.472
	Training and development	.026	.077	.030	.341	.734

a. Dependent Variable: employee engagement

Source: SPSS output of own survey, 2020.

4.5. Discussion

Job Characteristics

The result of this study shows that the effect of job characteristics on employment engagement is low and the magnitude of the coefficient was positive. This study supports the study conducted by Derara (2014), Determinant of Employee Engagement in CBE. He used a cross-sectional survey with a sample of 361 employees and argued that job characteristics have a significant effect on employee engagement. And also the finding of other studies conducted in the area supports the result of this study, (Saks, 2006; Janjhua, 2011; Ram and Prabhakar, 2011). Schaufelli and Leiter

(2001) found in their study that meaningful and valued work in conjunction with the employee having a sense of control over their work can have a substantial effect on engagement. Job characteristics, especially feedback and autonomy, have been consistently related to burnout (Maslach et al. 2001). As explained by Hackman and Oldham (1976) the task is more likely to be experienced as meaningful when it requires an employee to engage in activities that challenge or stretch his or her skills and abilities. In addition, it could be claimed that when the employee satisfies the need for a meaningful job, the employee is also more engaged in gaining knowledge and skills from coworkers. So, skill variety increases employee work engagement. In addition, this finding maintains Macey and Schneider's (2008) proposition of trait engagement, which says that engaged employees strive to solve challenging tasks and achieve difficult goals.

Leadership Style

In this study, leadership style moderately predicted employee engagement. This finding supports the study of Iqbal, Karim and Haider (2015) that focused on impact of rewards and leadership on the employee engagement in conventional banking sector of Southern Punjab. The study concluded that employee engagement is fully influenced by leadership, workplace culture, company reputation and reward practices. The work of Seijts and Crim (2006) found that leadership roles and behaviors can have positive results as employees become more engaged in the organization this also goes with the finding of this study. Bakker and Schaufeli (2008) found that employees who have positive interactions with their managers have increased levels of engagement. Leadership styles can be linked to engagement as engaged individuals are characterized by displaying high levels of energy, inspiration, enthusiasm, passion (Zigarmi et al., 2009), willingness to reach the extra mile of performance (Macey and Schneider, 2008). This study also in congruence with the work of Wang and Walumbwa (2007); Macey and Schneider (2008); Attridge (2009). Attridge (2009), for instance, emphasizes that leadership style, that is, the relatively consistent pattern of behavior applying to leader-follower interactions, is critical for promoting employee engagement.

Growth and Promotion

The result of the study shows that growth and promotion have a weak relationship with employee engagement and support the work of Arnolds and Boshoff (2011) that emphasized promotion and interesting work are the most important factors that motivate employees. Getting high status in work place while doing effective work which generally increases the status, position and remuneration of an employee in the organization makes employees get more engaged by leading them go move beyond what is expected of them.

Training and Development

The result of this study shows that training and development on employee engagement has a positive predictor of employee engagement with ($r=.347$, $p<0.01$) and this study support the study of Manuel (2014) that indicated a strong relationship between training and engagement as through these trainings the employees felt valued when nominated for the training and understood their own meaningfulness and importance for the organization hence engaging more with the company. The study also supports the study of Afroz, (2018) that focused on employee engagement in banking sector of Bangladesh.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

In this chapter, summary of the main findings of the study, conclusions drawn from the findings and recommendations made for consideration by stakeholders in the area are presented:

5.1. Summary of the Findings

The purpose of this study was to examine the determinants of employee engagement in CBE South Addis Ababa District. The correlational study involved 200 respondents from 110 CBE branches operating in the aforementioned district. Data were collected using a questionnaire whose reliability was tested using Cronbach Alpha. Means were used for descriptive analysis purpose; whereas multiple regression was utilized for hypothesis testing. Results showed that independent variables such as job characteristics, leadership style, growth & promotion, and training and development were positive predictor of employee engagement.), the standardized coefficients for leadership style found to be positive which is a significant impact of the dependent variable. But the standardized coefficients of job characteristics, training & development and growth and promotion opportunists is positive but which is insignificant impact on the dependent variable. All of the independent variables found to have a tolerance of more than 0.1 and a VIF value of less than 10, For this study, the skewness and kurtosis test results are within the acceptable range (-1.0 to +1.0) and it can be concluded that the data for all variable are normally distributed. the value of $F= 15.164$, and $p<0.01$, indicates the existence of moderate relationship between the dependent and independent variables which means that the independent variable can significantly predict the dependent variable. From the regression model summery, $R^2=.247$, indicate that 24.7% variation on dependent variable (employee engagement) is resulted due to change in linear combination of all the independent variables that included in the study.

5.2. Conclusions

Based on above findings, the following conclusions are drawn: -

- The independent variables investigated in this study such as job characteristic, leadership style, growth and promotion and training and development are positive predictor (determinant) of employee engagement. This positive predictor of employee engagement results has the implications for the management of the bank to better understand and control factors that may lead to improved levels of employee engagement.
- Leadership style has a moderate effect on employee engagement. This implies that there is a good management system in the study organization inspiring its employees and increase the engagement level.
- From the independent variable, job characteristic is low predictor of employee engagement in the study. This indicates that the characteristic of jobs in CBE can influence the engagement level of employees in the bank.
- Similarly, the result shows that growth & promotion, and training and development have low positive relationship with employee engagement. This demands the management of the bank to give more attention to personal growth and promotion so as to increase the level of employee engagement in the bank.

5.3. Recommendations

Based on the above conclusions the following recommendations are suggested for consideration.

- The management of the bank at the research site should give attention to job characteristic, growth and promotion and training and development so as to enhance employee engagement in the bank.
- Specifically, existing jobs that are characterized by routine and repetitive activities should be revisited and redesigned in order to increase the level of staff engagement.
- In order to formulate and implement intervention plans at corporate level, similar study covering all CBE branches across the country should be conducted.

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APPENDIX

ST. MARY'S UNIVERSITY SCHOOL OF BUSINESS
MASTER OF BUSINESS ADMINISTRATION
RESEARCH QUESTIONNAIRE

Research Topic: Determinants of Employee Engagement in Commercial Bank of Ethiopia, South Addis Ababa District.

Name of Student: Abreham Getie

Contact Address: Tel: +251911552198

E-mail: abrehamgetie19@gmail.com

Dear respondent;

I am a student of Master of Business Administration in St. Mary's University College of Business. Currently, I am undertaking a research entitled "Determinants of Employee Engagement in the Commercial bank of Ethiopia in the Case of South Addis Ababa District". Examining factors that determine employee engagement is its main objective. It is believed that the study result could possibly benefit not only the bank and its staff members but also other stake holders in the country.

The expected respondents of this questionnaire are Professional Staff of those randomly selected branches of located in South Addis Ababa. As staff member working at the said research site, so you are one of the respondents selected to participate on this study. Please assist me in giving correct and complete information, so that it is possible to come up with valid findings on matters chosen for investigation. Your participation is entirely voluntary and the questionnaire is completely anonymous. The data was kept confidentially and it was used for study purpose only. Thank you in advance for your kind cooperation.

Sincerely yours

Abreham Getie

Section one:-Demographic Information

Please indicate your choice by putting a thick mark (√) among the given alternatives.

1. Are you male or female?

A. Male B. Female

2. Your age:

A.21-30

B.31-40

C.41-50

D.50 and above

3. Your marital status:

A. Single B. Married

C. Divorced D. Widowed

4. What is your educational qualification?

A. Certificate B. Diploma

C. Bachelor's Degree D. Master's degree

E.PHD

5. How many years of experience do you have in Commercial Bank of Ethiopia?

A.1-3 year

B.4-6 year

C.7-10 year

D. Above 11 years

6. your current job position: -

A. Banking business officer

B. Business operation officer

C. Branch controller

D. Manager Branch Operation

E. Manager Branch Business

F. Branch manager

G. Senior Banking Business Officer

H. Senior Banking Operation Officer

I. Junior Officer

Section two: The components of questions related to factors of employee engagement.

The table below consist list of items, please put “√” mark for every statement based on your level of agreement.

1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5= Strongly Agree

No	Determinants of employee engagement	1	2	3	4	5
Job characteristics						
1	There is much autonomy in my job					
2	My job permits me to decide on my way how to go about doing the work.					
3	The job requires me to do many different things at work, using a variety of my skills and talents.					
4	Managers or co-workers let me know how well I am doing on my job.					
5	Doing the job itself provide me with information about my work performance.					
6	The actual work itself provide clues about how well I am doing.					
No	Determinant’s of employee engagement	1	2	3	4	5
Leadership style						
The person I am reporting to and manage me						
1	Provides me with assistance in exchange for my efforts .					
2	Fails to interfere until problems become serious.					
3	Focuses attention on irregularities, mistakes, exceptions, and deviations from standards.					
4	Avoids getting involved when important issues arise.					
5	Seeks differing perspectives when solving problems.					

6	Discusses in specific terms who is responsible for achieving performance targets .					
7	Spends time teaching and coaching .					
8	Treats me as an individual rather than just as a member of a group.					
9	Concentrates his/her full attention on dealing with mistakes, complaints, and failures.					
10	Considers the moral and ethical consequences of decisions .					
11	Gets me to look at problems from many different angles					
12	Helps me to develop my strengths.					
13	Suggests new ways of looking at how to complete assignments.					
14	Delays responding to urgent questions .					
15	Emphasizes the importance of having a collective sense of mission					
16	Expresses satisfaction when I meet expectations.					
17	Expresses confidence that goals will be achieved.					
18	Uses methods of leadership that are satisfying					
19	Is effective in meeting organizational requirements					
20	Leads a group that is effective.					
No	Determinant of employee engagement	1	2	3	4	5
Growth and promotion opportunities						
1	I have opportunities to develop skill to achieve my career goals					
2	If I perform well in my role, it will leads to opportunities for me to progress					
3	I want to develop my career within this organization.					
4	There is really high chance for promotion on my job.					
No	Determinant of employee engagement	1	2	3	4	5
Training and development						
1	Training helps to me to better understand the strategic direction of CBE					
2	Training enhance my performance level(commitment)					

3	There is clear criteria for training and development at the organization					
4	The training I have taken is relevant to my job.					
5	The training I have taken can develop the skill, knowledge, attitude and creativity.					
6	Employees become more responsible after receiving trainings					

Section Three: Questions Related to Employee Engagement

The table below consists of list of items (statements). You are being asked to indicate your level of agreement or disagreement with each statement by putting the “√” mark.

1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5= Strongly Agree

No	Description of the item	1	2	3	4	5
Employee engagement						
1	I find my work full of meaning and purpose .					
2	I feel strong and vigorous when I am working.					
3	I am highly engaged in commercial bank of Ethiopia.					
4	I am enthusiastic about my job.					
5	When I am working, I forget everything else around me.					
6	At my job, I am very mentally resilient.					
7	I always persevere at my job, even when things do not go well.					
8	I am physically energized when I am at work.					
9	I feel happy when I am working intensely.					
10	My job inspires me to do my best.					
11	I really “throw” myself into my job.					

