

JOB SATISFACTION AS A PREDICTOR OF WORK ENGAGEMENT OF BANKING EMPLOYEES IN WINDHOEK

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Abstract

Operating in an environment with so many banks offering similar products and services requires banks to have employees that are knowledgeable and have positive job attitudes. Enhancing employees' levels of job satisfaction will likely influence their levels of work engagement. This study investigated the relation between job satisfaction and work engagement, and which dimensions of job satisfaction best predict work engagement of banking employees in Windhoek, Namibia. The negative job attitudes of bank employees impact on the quality of service delivery and negatively affect customer satisfaction. Having satisfied and engaged employees will most likely improve the quality of service and customer satisfaction within the banking sector. A cross-sectional survey design was used, employing questionnaires to collect data on the biographical details, job satisfaction and work engagement of employees within the banking industry. The sample consisted of employees from two banks, Bank X (n=106) and Bank Y (n=110) in Windhoek. Intrinsic and extrinsic job satisfaction reported strong correlations with work engagement. Intrinsic and extrinsic job satisfaction was significant predictors of work engagement, with intrinsic job satisfaction being the stronger predictor. The novelty of this study in Namibia will add to already existing knowledge within Industrial/Organisational Psychology, and pave the way for future research, and guide the development of interventions to keep bank employees satisfied and engaged in their work, improving on productivity and customer satisfaction. Managers need to assess job satisfaction and employee engagement regularly, identify the factors that impact on employees job attitudes and identify ways to improve job satisfaction, with work engagement having positive impacts on performance and customer satisfaction.

Introduction

Abdool Karrim Ismail, Coetzee, Du Toit, Rudolph, and Joubert (2013) noted that burnout has been on the increase in the past 30 years. It was also found that burnout is negatively related to job satisfaction (-.64**). This indicates that employees who are exposed to continuous high work demands are likely to experience burnout and lower levels of satisfaction in their work.

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Amah (2016) stated that organisations in Africa are constantly faced with challenges related to internal operational issues, the political and economic situation in Africa. This indicates that organisations need to remain competitive with the limited resources available but also find ways to retain talented employees. Organisations need to find ways to ensure good service delivery by enhancing job attitudes like job satisfaction and work engagement.

The knowledgeability and attitude of bank employees has a positive impact on bank customer relationship management. This indicates that when bank employees have a positive attitude and are knowledgeable about the products and services, customers would also experience satisfaction in the interaction and more likely to remain with the current bank (Rootman, Tait, & Bosch, 2007). Malherbe and Pearse (2003) stated that in order for service organisation to achieve and retain continuous competitive advantage, providing superior levels of quality service, front line employees' needs to be satisfied in their jobs.

Job satisfaction can be defined as the evaluation an employee has about his/her job, this can be a positive or a negative evaluation (Judge & Nammeyer-Mueller, 2012). Employees that are satisfied with their jobs tend to also experience work engagement (Sehunoe, Viviers, & Mayer, 2015). Work engagement can be defined as an affective, positive work related state characterised by vigour, dedication and absorption (Bakker, Schaufeli, Leiter, & Taris, 2008).

Purpose

Limited research has been conducted on the relationship between job satisfaction and work engagement, especially in Namibia and within the banking industry. The researcher did not find any research regarding the relationship between job satisfaction and work engagement, nor has any study been found investigating the predictability of work engagement by job satisfaction in Namibia. This study aims to investigate this relationship and the predictability of job satisfaction on work engagement. The aim is to eventually replicate the study in different industries, trying to create awareness amongst managers regarding the importance of job satisfaction and work engagement.

Literature review

Job satisfaction and work engagement

Job satisfaction was also defined as a state which is dependent on the interaction between employees, their personal characteristics, the working environment and the organisation (Pinikahana & Happell, 2004). What this definition highlights is that job satisfaction is a state, meaning it can be altered and impacted by the interactions an employee has at work. It also highlight that depending on the personal characteristics of the employees, certain factors would be more or less important for

influencing his/her levels of job satisfaction. The last part of this definition emphasises the working environment and the organisation where you work. Factors that impact on job satisfaction include pay, benefits, collegial relations, advancement opportunities or the meaning attained from doing their jobs (Judge & Nammeyer-Mueller, 2012). Job satisfaction has two components namely intrinsic and extrinsic job satisfaction. Factors like pay, promotional opportunities, benefits, working conditions, the way organisational policies gets implemented and co-workers can be regarded as factors that impact on extrinsic job satisfaction. Factors like skill utilisation, autonomy, feedback, task variety and the meaning attached to the work are factors that impact on intrinsic job satisfaction (Judge & Nammeyer-Mueller, 2012).

Work engagement can be defined as personal involvement: the motivational force experienced when doing your work that results in improved performance at work (Bakker et al., 2008; Leiter & Bakker, 2012; Wellins & Concelman, 2007). Work engagement is characterised by vigour, dedication and absorption. Vigour is regarded as the mental resilience and high levels of energy whilst working, mental flexibility, putting in extra effort, and continuing even when the tasks get difficult. This is also referred to as the *physical component*. Dedication, the *emotional component*, is characterised by a sense of significance, enthusiasm, challenge and pride. Absorption, the *cognitive component*, is characterised by being fully concentrated, happy and taken in by the work without noticing the time passing by (Bakker et al., 2008; Khan, 1990; Schaufeli, 2014).

Job satisfaction correlates with work engagement (Saks, 2006). The more satisfied employees are in their jobs, the more they will become engaged in their work, wanting to work towards achieving the goals of the organisation.

Employees who are satisfied in terms of their need for competence, relatedness and autonomy are likely to also experience higher levels of work engagement (Kovjanic, Schuh, & Jonas, 2013; Silman, 2014; Stander & Rothmann, 2010). This means that, when employees perceive their levels of skills and abilities to match the requirements of the job (competence), employees experience healthy relationships with colleagues and supervisors (relatedness), and when they are able to decide how to execute their work duties, they feel included in decision making at work (autonomy), and they are likely to also become more engaged in their work.

Job satisfaction relates positively to work engagement (Brunetto, Teo, Shacklock, & Farr-Wharton, 2012; Rothmann, 2008; Seunoe, Viviers, & Mayer, 2015). It was also noted by these scholars that job satisfaction and work engagement are strong predictors of organisational commitment (affective commitment). This indicates that when employees are satisfied in their jobs, they are more likely to become engaged in their work and are likely to want to remain with the organisation.

Antecedents and outcomes of job satisfaction

Fair compensation, as part of quality of work life, correlates positively with job satisfaction of sport facilitators (Dhurup & Mahomed, 2013). This indicates that fair compensation is related to job satisfaction, and when employees feel that they are getting paid fairly and equitably for their service, they are more likely to be satisfied in their work. Money was also found to be the strongest factor to influence motivation and satisfaction of employees in South Africa (Bowen, Catell, Distiller, & Mitchell, 2007; Visser, Mackenzie, & Marais, 2012).

Top management communication influences job satisfaction and, to a lesser extent, employees' levels of job performance (Pincus & Rayfield, 2010). It is also noted that employees have different communication needs from immediate supervisors and top level management. When employees understand what their roles are in the organisation (work roles and expectations communicated), they will experience satisfaction and will also be clear about their job expectations.

Literature finds that job crafting has a positive impact on job satisfaction (increasing job resources, increasing job demands, and decreasing hindering job demands). When employees are able to mould the job to suit their preference, skills and abilities, they are likely to also experience higher levels of motivation and job satisfaction (De Beer, Tims, & Bakker, 2016). Job crafting can be seen as an antecedent but also as an outcome since employees that are satisfied in their jobs are likely to also engage in job crafting, increasing their levels of motivation and also their levels of job satisfaction.

Malherbe and Pearse (2003) found that, through job enrichment, changing the job design to broaden but also add challenge to the task required, employees experience higher levels of job satisfaction. They found that autonomy (allowing employees to become part of decision making within the organisation), feedback (providing employees with feedback regarding their performance) and skill variety (being allowed to do different tasks from time to time) were the significant predictors of job satisfaction.

When employees experience social support within the organisation, they are likely to experience higher levels of job satisfaction. Experiencing social support and job satisfaction, employees are also less likely to experience burnout (Abdool Karrim Ismail et al., 2013).

It was found that the work environment (organisational culture, employee involvement, commitment from top management) are positively related to overall job satisfaction. This means that when employees work in an environment that foster good relations between employees, managers and supervisors, where employees are involved in decision making and matters related to task execu-

tion, employees would likely experience higher levels of job satisfaction (Coughlan, Moolman, & Haarhoff, 2014). It was further noted that role conflict and role clarity are also key factors to impact on job satisfaction. Being expected to execute two opposing and equally urgent tasks, could lead to dissatisfaction. When expected to execute a task but also not being clear about the expectations of the task, employees are likely to also experience dissatisfaction in their work (Coughlan, Moolman, & Haarhoff, 2014).

Job insecurity was found to be negatively related to job satisfaction (Labuschagne, Bosman, & Buitendach, 2005). When employees are uncertain about their future at a certain organisation, being part of that specific organisation, as well as having doubts about continuation of the job, they are likely to experience lower levels of job satisfaction. Smit, De Beer and Pienaar (2016) also found that job insecurity and work stressors were significant predictors of job satisfaction. When employees experience job insecurity and work stressors (organisational and work specific demands and constraints) they are less likely to experience job satisfaction.

In a study on married women, it was found that emotional intelligence had a significant influence on the level of job satisfaction of female employees (Onuoha & Segun-Martins, 2013). Experiencing higher levels of emotional intelligence allows employees to have better working relations with others since they are more aware of their own emotions and those of colleagues, but are also better equipped to deal with these emotions. Being able to foster better working relations with colleagues may also significantly impact on people's levels of job satisfaction since they are likely to get guidance from colleagues or having the necessary social support at work then.

Sehunoe, Viviers, and Mayer (2015) found that job satisfaction is a strong predictor of organisational commitment (affective commitment). When employees experience job satisfaction, they are more likely to want to remain with that particular organisation and work towards achieving the goals and objectives of that organisation. These findings were also supported by Akomolafe and Olatomide (2013) who did research amongst secondary school teachers in Nigeria. Okpara and Wynn (2007) found that job satisfaction positively correlated with organisational commitment. This indicated that when bank managers are satisfied in their jobs, they are also more likely to remain committed to that specific bank.

Malherbe and Pearse (2003) found that when employees experience job satisfaction, they are more likely to deliver higher quality service. Employees that are satisfied with the jobs are keen to work harder and go the extra mile in order to ensure that the customers of the organisation receive quality service.

Satisfaction with training and development opportunities, career opportunities and job characteristics (autonomy, skills variety and challenge) predicts job embeddedness (Van Dyk, Coetzee, & Takawira, 2013). When employees are exposed to training and development opportunities, have options for career opportunities (promotion or career change) and are included in decision making, they are more likely to want to stay at the organisation. When doing work that makes use of different skills as well as having duties that challenge their capabilities, employees are more likely to remain with the organisation (experiencing a fit between employees' goals, skills and those of the organisation but also sacrifices that would likely be endured when leaving that organisation).

Job satisfaction is also a strong negative predictor of turnover intention (Oosthuizen, Coetzee, & Munro, 2016). Thus, when employees are satisfied in their jobs they are less likely to leave.

Antecedents and outcomes of work engagement

De Beer, Tims and Bakker (2016) found that employees that experience higher levels of work engagement are likely to engage in job crafting in order to remain highly engaged in their work. Job crafting has to do with moulding the job by employees, looking at the employees' preferences, skills and abilities, and making changes in the actual job demands and resources. Job crafting deals with increasing job resources, increasing challenging job demands, and decreasing hindering job demands which employees may experience in their work. Research further notes that employees that experience a higher level of involvement in their work engage in job crafting, and that job crafting increases employees' level of motivation and keeps them engaged in their work.

Mostert and Rathbone (2001) found that job resources are associated with high levels of work engagement (Rothmann & Jordaan, 2006; Rothmann & Welsh, 2013), whilst job demands had a weak relationship with work engagement (Dehaloo & Schulze, 2013; Mostert & Rathbone, 2001). Job resources over job demands are a significant predictor for work engagement (De Braine & Roodt, 2011). This indicates that job resources better predict employees' levels of work engagement. Job resources (Amah, 2016; Janse van Rensburg, Boonzaier, & Boonzaier, 2013; Rothmann & Welsh, 2013), and social and instrumental support (Mostert & Rathbone, 2001) correlates positively with work engagement. This indicates that when employees are provided with resources such as work autonomy (ability to rearrange work and family demands), training (selecting which training to attend that will improve their competence and improve their skills), technology (keeping up to date with developments in work roles, minimising the time to execute duties), and support from colleagues within the organisation, they are likely to become more engaged in their work.

Work-role fit does not only correlate positively with work engagement, but also predicts work engagement (Van Zyl, Deacon, & Rothmann, 2010). This indicates that when employees experience a good fit between the expectations of the job and their skills, abilities and expertise, they are more likely to experience work engagement.

Organisational justice, job satisfaction, social support, and job characteristics were some of the factors that correlated to work engagement (Saks, 2006). Employees that perceive fairness within the organisation, satisfaction, support from colleagues and supervisors, and experience positive emotions with regards to the work they do, are more likely to experience work engagement.

Calling orientation amongst school teachers impacts on their level of work engagement (Rothmann & Hamukangádu, 2013). Beukes and Botha (2013) found a similar predictability of calling on the work engagement of nursing staff. Calling can be regarded as that meaning which employees find in the execution of their duties. They then put in extra time and effort to complete their duties regardless of whether they get compensated for the extra work. Apart from the passion (vitality and joy) employees experience as part of calling orientation, they also believe that their work is making the world a better place. Du Plooy and Roodt (2010) established that organisational citizenship behaviour correlates positively with work engagement. When employees are voluntarily involved in extra-role behaviour, thus doing duties beyond their scope of work, they are likely to experience higher levels of work engagement.

The need for competence, relatedness and autonomy were found to be significant predictors of work engagement (Silman, 2014). This means that when employees evaluate their capabilities, skills and abilities as sufficient in executing the work duties, employees experience positive relations with colleagues and supervisors, and when employees are allowed to decide how to execute work duties, and so become involved in decision making they will be more likely to increasingly engage in their work. Rothmann and Welsh (2013) also found a positive correlation between supervisor and co-worker relations with employee engagement.

Transformational leadership is regarded as a leadership style where the leader identify the potential within his/her followers, motivates and inspires, identifies the required change, create a vision to create change by inspiring his/her followers and execute the change with the commitment of his/her followers. The dimensions of transformational leadership correlated positively with the work engagement (vigour, dedication and absorption) of followers. This means that when employees/followers are guided by the qualities of a transformational leader, employees/followers are also likely to become more engaged in their work (Dibley, Viviers, & Van Zyl, 2014). Leadership effectiveness also correlated positively with work engagement of call centre employees (Janse van Rensburg,

Boonzaier, & Boonzaier, 2013). Authentic leadership also reported a positive correlation with work engagement. Authentic leadership did not predict work engagement but through optimism and trust in the organisation predicted work engagement (Stander, de Beer, & Stander, 2015).

Rothmann and Welsh (2013) found a positive relation between rewards and employee engagement. This indicates that such rewards may encourage employees towards more work engagement.

Sehunoe, Viviers, and Mayer (2015) found a positive relationship between work engagement and organisational commitment (affective commitment). This means that when employees experience work engagement, they are more likely to remain with that specific organisation.

Beukes and Botha (2013), and De Waal and Pienaar (2013) found that work engagement preceded psychological capital. This means that employees that experience work engagement are likely to experience positive organisational behaviour, such as hope, resilience, optimism and self-efficacy.

Du Plooy and Roodt (2010) found a negative relation between work engagement, burnout and turnover intention. This means that when employees experience work engagement, they are less likely to experience burnout or show intend to leave the organisation.

Based on the above literature, discussing the relation between job satisfaction and work engagement, the following hypotheses have been developed: **Hypothesis 1:** *Intrinsic and extrinsic job satisfaction is positively related to work engagement.* **Hypothesis 2:** *Intrinsic and extrinsic job satisfaction is significant predictors of work engagement.*

Research Method

Research approach

A cross-sectional research design was used, collecting data by means of questionnaires on the biographical variables of employees, job satisfaction and work engagement (Creswell, 2003).

Participants

Most of the employees were females (60.2%), 53.7% of the employees were between the ages of 24-30 years, 42.6% of the employees have worked within the banking industry for less than 3 years, 78.7% of the employees are single, 70.8% have obtained a grade 12 certificate, 44.3% do not have any children, 74.5% working in non-management and a fairly even distribution between Bank X (49.1%) and Bank Y (50.9%). The rest of the biographical information is presented in **Table 1** below.

<u>Item:</u>	<u>Category:</u>	<u>Frequency:</u>	<u>Percentage:</u>
Sex:	Male	86	39.8
	Female	130	60.2
Total:		216	100
Age(in years):	18-23	48	22.2
	24-30	116	53.7
	31-35	27	12.5
	36-40	13	6.0
	41-45	8	3.7
	46-50	3	1.4
	51 and older	1	0.5
	Total:		216
Tenure at this Bank:			
	Less than 1 year	50	23.2
	1-2 years	54	25.0
	3-4 years	41	19.0
	5-6 years	29	13.4
	7-8 years	15	6.9
	9 years and more	27	12.5
Total:		216	100
Tenure in Banking industry:			
	Less than 3 year	92	42.6
	3-4 years	46	21.3
	5-6 years	30	13.9
	7-8 years	14	6.5
	9-12 years	15	6.9

13-16 years	9	4.2
17 years and more	10	4.6
Total:	216	100
Marital status: Single	170	78.7
Married	37	17.1
Divorced	8	3.7
Widowed	1	0.5
Total:	216	100
Qualifications: Grade 12	153	70.8
Honours Degree	54	25.0
MA Degree	5	2.3
PhD	1	0.5
Missing	3	1.4
Total:	216	100
Dependents: None	90	55.1
1-2	78	35.2
3-4	32	9.2
5-6	3	0.5
Total:	216	100
Level of management:		
Non-management	161	74.5
Mid-level management	48	22.2
Senior management	6	2.8
Missing	1	0.5
Total:	216	100
Organisation: Bank X	106	49.1

	Bank Y	110	50.9
Total:		216	100.0

Table 1: Biographical details of sample (N=216).

Measuring instruments

The biographical information was collected using a questionnaire developed by the researcher to get information regarding the participants' sex, age, tenure at specific bank, tenure within the banking industry, marital status, qualifications, dependents and level of management within the two banks.

Job satisfaction was measured using the *Revised Minnesota Job Satisfaction Questionnaire* developed by Weiss, Dawis, England, and Lofquist (1967). Sample items include "The working conditions", "The praise I get for doing a good job", and measuring intrinsic and extrinsic job satisfaction. This is a self-report questionnaire with response items ranging between very dissatisfied and very satisfied. Oosthuizen et al. (2016) reported Cronbach's alpha of .94.

Work engagement was measured using the *Utrecht Work Engagement Scale (UWES)*, developed by Schaufeli, Bakker and Salanova (2006), measuring vigour ("I am bursting with energy in my work"), dedication ("I find the work that I do full of meaning and purpose") and absorption ("Time flies when I am working"). Responses ranges from 0 never to 6- everyday on this self-report questionnaire, and have reported Cronbach's alphas of .90 (Stander et al., 2015).

Design

Research assistants collected the data. After obtaining permission from the two banks in Windhoek, participants were individually approached for permission to participate, signing consent forms indicating that the participants were in no way forced or coerced into participating. The data was analysed using SPSS, with all ethical requirements upheld. The questionnaires are kept in a safe place for safety and future consideration.

Analysis

Making use of SPSS Version 24.0 (SPSS, 2016), the data was analysed. Descriptive statistics were used to describe the means and standard deviations. Cronbach alpha coefficients (α) were used to determine internal consistency of the measuring instruments; Pearson correlation coefficients were used to determine the relationship between the variables. Multiple regression analyses were used to investigate whether job satisfaction predicted work engagement. It was also decided to set the value of significance at 95% confidence interval level ($p < 0,05$). Effect sizes were used to determine practi-

cal significance of the findings (Steyn, 1999) with a cut-off point of 0,30 (medium effect) set for the practical significance of correlation coefficient (Cohen, 1988).

Results

Descriptive statistics and correlations

The means, standard deviation (SD), Cronbach alpha and Correlations were analysed and recorded in **Table 2**.

Cronbach alphas were obtained on all the measuring instruments and were found to range between .76 and .93.

Means and Standard deviation were analysed to describe the data. A mean score of 31.41 was recorded for intrinsic job satisfaction and a mean of 13.95 for extrinsic job satisfaction. A mean score of 69.81 was recorded for work engagement.

A standard deviation of 5.08 was recorded for intrinsic job satisfaction and 3.36 for extrinsic job satisfaction. A standard deviation of 20.26 was reported work engagement.

Making use of Pearson correlation coefficient, it was found that intrinsic job satisfaction reported a positive correlation with extrinsic job satisfaction ($r = 0,46, p < 0,05$; medium effect); intrinsic job satisfaction also reported a positive correlation with work engagement. ($r = 0,57, p < 0,05$; large effect); and extrinsic job satisfaction with work engagement ($r = 0,52, p < 0,05$; large effect). This supports Hypothesis 1.

Table 2: Descriptive statistics and Pearson correlation coefficient

Item:	Total:					
	Mean:	SD	α	1	2	3
Job Satisfaction:						
1. INT_JS	31.41	5.08	.83	-	-	-
2. EXT_JS	13.95	3.36	.76	.46*+	-	-
Work Engagement:						
3. WE	69.81	20.26	.93	.57++	.52++	-

* Statistically significant: $p \leq 0,05$

+ Practically significant correlation (medium effect): $0,30 \leq r \leq 0,49$

++ Practically significant correlation (large effect): $r \geq 0,50$

Job satisfaction; INT_JS = Intrinsic job satisfaction, EXT_JS = Intrinsic job satisfaction.

WE = Work engagement.

Multiple regression analyses

Multiple regression analyses were carried out to test Hypothesis 2. Work engagement was used as the dependent variable with intrinsic and extrinsic job satisfaction as the independent variables. The results are reported in Table 3.

Table 3: Multiple Regression analysis with Work engagement being the dependant variable and intrinsic job satisfaction and extrinsic job satisfaction the independent variables

Model	Unstandardised Coefficients		Standardised Coefficients	t	p	F	R	R2	ΔR2
	B	SE	Beta						
1						74.29	0.64	0.41	
(Constant)	-10.47	6.86		-1.53	0.13				
Intrinsic job satisfaction	1.67	0.24	0.42	7.09	0.00*				
Extrinsic job satisfaction	1.99	0.36	0.33	5.58	0.00*				

t, test; p, probability value; F, overall significance; R2, percentage variance explained; ΔR2, change in percentage variance explained; B, regression coefficient; SE, standard error.

a, Dependent variable: Work engagement

As can be seen from **Table 3**, entry of intrinsic and extrinsic job satisfaction at the first step of the regression analysis produced a statistically insignificant model ($F_{(2,213)} = 74.29$; $p < 0,13$) and account for 41% of the variance. It appears that intrinsic job satisfaction ($\beta = 0,42$; $t = 7.09$; $p < 0,00$) and extrinsic job satisfaction ($\beta = 0,33$; $t = 5.58$; $p < 0,00$) are significant predictors of work engagement. Intrinsic job satisfaction was found to be the stronger predictor of work engagement. This also confirms Hypothesis 2.

Discussion

The first hypothesis of this study, *Hypothesis 1: Intrinsic and extrinsic job satisfaction is positively related to work engagement*, was accepted. These findings are also supported by many authors in different working environments (Brunetto et al., 2012; Kovjanic et al., 2013; Rothmann, 2008; Saks, 2006; Sehunoe et al., 2015; Silman, 2014; Stander & Rothmann, 2010). A medium correlation was found between intrinsic and extrinsic job satisfaction. This indicates that when employers are able to improve extrinsic job satisfying factors, employees are likely to experience a higher level of intrinsic job satisfaction and vice-versa. Considering the items that loaded significantly to the two factors for job satisfaction, the following can be observed: if employees are “allowed the opportunity to do work that makes use of their abilities”, “being able to do different things from time to time”, it is

likely that they will become more satisfied with “the pay and the amount of work they do”, and “the praise they get from doing a good job”. The same can be said about satisfaction in terms of “the way co-workers get along with each other”; this is also likely to impact on the desire “to do things for other people”. The results further indicated that there is a positive correlation between intrinsic and extrinsic job satisfaction, and work engagement. This means that employees who are satisfied with organisationally related factors, i.e. factors that influence extrinsic job satisfaction (pay, policy implementation, colleague relations), experience satisfaction in terms of meaningful satisfaction (making use of their abilities, chance to do things for other people, task variety), are likely to become more engaged in their work. When the organisation is catering to the organisational and meaning needs of employees (intrinsic and extrinsic job satisfaction), employees would also have the desire to want to work towards the goals and objectives of the organisation (work engagement). Specific to this study, the following can be observed: When banks are attending to the needs of bank employees, these employees are likely to also improve on their interaction with clients, taking an active interest in understanding and improving their knowledge-ability of the business which, in turn, will result in improved productivity and improved customer satisfaction (Malherbe & Pearse, 2003; Rootman et al., 2007).

Practical implications

Work-role fit predicts work engagement (Van Zyl, Deacon, & Rothmann, 2010). This means that managers and organisations who recruit employees should ensure that there is a good fit between the job characteristics and the competencies, skills and abilities of the prospective employee(s).

Improving on factors such as fair compensation (internal as well as regional) will result in employees working more, depending on how they evaluate their efforts in relation to their pay (Bowen et al., 2007; Dhurup & Mahomed, 2013; Visser et al., 2012). Allowing employees autonomy to engage in job crafting, doing job enrichment is likely to impact on the motivation and job satisfaction of employees (De Beer et al., 2016; Malherbe & Pearse, 2003).

Banks need to regularly assess the job attitudes of employees (job satisfaction and work engagement). Considering the vital importance of job attitudes of banking employees and how this relates to productivity and customer satisfaction as key objectives of a bank, job attitudes need to be monitored and evaluated on a regular basis. Service employees also need to stay updated with the functioning of the bank, new products or services and, e.g., change in interest rates or policies because in-depth knowledge also improves on customer satisfaction (Malherbe & Pearse, 2003; Rootman et al., 2007). Perhaps regular training or information circulation and assessment of knowledge transfer could improve the knowledgeability of bank employees.

Limitations and recommendations

Challenges were experienced with gate keepers at the bank as well as supervisors being concerned about company secrets being exposed. Some questionnaires were not completed in full, due to time constraints, and some participants withdrew from the study.

It is also recommended that a similar study be done on a long term basis, as well as in other industries to solidify the findings of this study or to bring out new areas of research.

Conclusion

Rasheed, Khan and Ramzan (2013) indicated that work engagement is a critical factor for an organisation to achieve significant outcomes. Enhancing work engagement of employees improves overall performance (Kassahun, 2007). This can be done by enhancing factors related to job satisfaction as well as work engagement.

Investing in team building or a mentoring system may positively impact on the social support and colleague relations, and may have a positive impact on job satisfaction and may reduce burnout (Abdool Karrim Ismail et al., 2013). A top management that creates a harmonious and conducive working environment, characterised by employee involvement is also likely to impact on job satisfaction. This entails clear and confirmed role expectations from supervisors, which inevitably result in positive impacts on job satisfaction (Coughlan et al., 2014). Employees should be requested to attend emotional intelligence training; when employees develop their levels of emotional intelligence, they are likely to better identify and handle their own emotions, as well as the emotions and feelings of clients. This means that employees will be better equipped to handle their own stressors (emotions) as well as being aware of, and better equipped to handle the emotions (stressors) of clients (Onuoha & Segun-Martins, 2013).

Job satisfaction impacts positively on work engagement (Sehunoe et al., 2015). When employees experience job satisfaction they are likely to become more committed to the organisation, wanting to stay and work towards the goals and objectives of the organisation (Akomolafe & Olatomide, 2013; Okpara & Wynn, 2007;ahunoe et al., 2015). Satisfied employees tend to provide quality service (Malherbe & Pearse, 2003). Satisfaction with training and development opportunities, career opportunities and the job characteristics help persuade employees to remain with the organisation (Van Dyk et al., 2013). Satisfied employees simply are less likely to leave (Oosthuizen et al., 2016).

Providing employees with sufficient job resources will further positively impact on their levels of work engagement (Amah, 2016; Mostert & Rathbone, 2001; Rothmann & Jordaan, 2006; Rothmann & Welsh, 2013). When employees are faced with too much work they are likely to become disen-

gaged in their work (Dehaloo & Schulze, 2013; Mostert & Rathbone, 2001). Supervisor and colleague relations, autonomy, perceived competence, and training are intrinsically part of the job resources that enhance work engagement.

Authentic leadership, transformational leadership and leadership effectiveness correlate positively with work engagement (Dibley et al., 2014; Janse van Resburg et al., 2013; Stander et al., 2015). This highlights the importance of good leadership: able to guide, communicate, and motivate employees in order to reach higher levels of work engagement.

Employees who experience work engagement, are likely to become committed (Sechunoe et al., 2015); they experience an enhanced level of hope, resilience, optimism and self-efficacy (Beukes & Botha, 2013; De Waal & Pienaar, 2013). Du Plooy and Roodt (2010) found that employees that are engaged in their work are not likely to experience burnout or turnover intention.

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