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**FACETS OF JOB SATISFACTION AND WORK ENGAGEMENT OF  
COMMERCIAL BANKS IN KENYA**

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**ABSTRACT**

Organizations require committed employees in order to enable them achieve their goals. Job commitment emanates from increased intrinsic satisfaction. Among the Job satisfaction facets include; operating conditions, rewards, supervisor, nature of work, co-workers and communication, pay, benefits and promotion. The general objective of the study was to investigate the facets of job satisfaction and work engagement within commercial banks in Kenya. specifically the study sought to determine the effect within operating environment and leadership on employee's work engagement within commercial banks in Kenya. The study adopted a descriptive research design. The target population for this study comprised of 42 commercial banks operating in Kenya and the unit of analysis were head of human resource manager. The researcher adopted the census technique. Primary data was collected by use of questionnaires. Quantitative data was collected and analysed in this study by calculating the response rate with descriptive statistics such as mean, standard deviation, median and proportions using the Statistical Package for Social Sciences (SPSS). Regression model was used to determine the relationship between independent variables and dependent. The study established that enhancement of work environment, leadership have positive a significant influence on work engagement within commercial banks in Kenya. This study recommends that HR managers in banks should come up with strategic measures that further seek to enhance work environment. Organisational leaders to adopt best guidance values qualities.

**Keywords:** *Operating Environment, Leadership, Work Engagement*

## **INTRODUCTION**

The employees of the Bank are valuable assets to the organization and if they are highly satisfied they produce more and this is profitable to the organization (Garg, 2018). Job satisfaction refers to an individual's emotional reaction towards the job. It is thus an integral component of organizational performance and also determinant of employee work engagement (Musyoka, 2015). According to Danish (2010) organizations require effectively and efficiently committed employees in order to enable them achieve their goals. Affectively committed employees have a sense of identification and belonging with an organization and this increases their participation level in the activities of an organization.

According to Addimando, Pepe and Veronese, (2017) job satisfaction facets include; operating conditions, rewards, supervisor, nature of work, co-workers and communication, pay, benefits and promotion. Whether public or private, an organization's survival is based on its ability to bring on board and sustain high motivated and satisfied workforce over a certain period. While many private organisations are currently facing increased pressure to ensure their sustainability, the increased turbulence in the employment industry, characterized by ever changing employee demands have presented substantial effects on the ways profit making organisations respond to workforce needs (Bodwell, & Graves, 2013).

Studies from various parts of the world have drawn mixed results relating to job satisfaction and work engagement, In UK; Rayton, and Rapti, (2017) found that organisations Human Resource (HR) practices such as career opportunities, nature of their jobs and overall working environment have a significant influence the job satisfaction of professionals. In this light, being aware of specific facets of employee satisfaction, particularly in the banking sector, could provide insights to management on reducing alienation at work place secure employee loyalty and increase employee commitment at work place (Garg, 2018).

Armstrong (2010) argued that using a reward system not only gives instrumental value, but also acts as a powerful symbol of the management's philosophy, attitudes and intent. Rewards are designed to encourage behaviour that will contribute directly to the achievement of the organisations objective.

In Austria, Fairbrother and van Warn, (2013) sought to analyse the connection between operating conditions at work and job satisfaction, the initial results showed that quality work environment is one of the key factor that explain overall job satisfaction. The study deduced that quality with working conditions is an issue of key consideration by employees within the construction industry and thus a perquisite that employers in building industry ought to pay attention to (Dey & Ogunlana, 2014).

Elsewhere where in Canada Murray and Atkinson (2011) investigated promotion as determinants of job satisfaction. The reflection of the study revealed that implementation of fair promotional policies positively correlated with employee satisfaction and high levels in work engagement. Similar conclusion by Tang and Talpade (2015) also assert that fair promotion contribute to high or low morale in the workplace given that promotion comes along with higher earnings, social status, psychological growth and desire for justice.

In African countries, improving the workforce satisfaction is an area of great concern. Shakeel, and But, (2015), sought to determine factors necessary factors that promote employee satisfaction and retention in health sector in South Africa. The study observed that, employees who perceived to have fair rewards were more likely to stay working for their current organisation as opposed other with deferent view. The study recommended that understanding job satisfaction facets such as fair remuneration is paramount in healthy sector and is positively correlated with employee productivity and commitment.

In Nigeria Kim, (2020), investigated the correlation between work policies/procedures and work engagement (measured thought individual productivity) amongst 150 engineers and auditors. The result of the research were that clear work procedures help to evade work related conflict, stalling of task, and promoted relations between the work team. The study also noted that professional employees were more willing to continually work with organisation devoid of procedural conflict.

In Kenya the issue on job satisfaction and work engagement has also attracted interest of both the local and international scholars. for instance Kimani and Njue (2013) carried a study on determinants of job satisfaction in banking sector and established that employees who have higher job satisfaction are usually less absent, less likely to leave, more productive, more likely to display organizational commitment.

Njuguna, and Owuor, (2016) conducted a study on the effects of perceived work conditions on job satisfaction: a survey of the ministry of education field officers, Kenya, concluded that the improvement of working conditions in order to enhance job satisfaction is necessary towards increasing work engagement of the field officers. Therefore, there is a scarcity of studies on facets of job satisfaction and work engagement of commercial banks in Kenya and this is the gap that the study sort to address.

### **Statement of the problem**

Despite the paramount role played by human capital in driving organisational goals, studies have shown that HR professionals are yet to device most applicable measures that mitigate employee turnover in banking sector (Wilson, 2013). A recent research study by PWC, (2018) concluded that employee turnover within the Banking sector in developing world has recorded increasing statistics since 2013; the same study concludes that high work demands, lack of job flexibility and poor rewards were among other factors contributing to increased employee turnover in the banking sector. Similarity in Kenya, the banking sector has too witnessed increased employee turnover rate. A study by Mwangela (2012) noted that many commercial banks in Kenya experiences high employees replacement costs due to cases of involuntary employee turnover, hen (2017) study on employees satisfaction in Kenya financial sector noted that high employees turnover rates was caused by low remuneration and work life balance. Elsewhere Ajala, (2012) investigated on the influence of workplace environment on workers' welfare, performance and productivity, this study however focused on employees in general, nevertheless, is indisputable that work environment changes from sector to sector. The current study will specifically concentrate on employees in banking industry.

Given the growing concern within the Kenyan banking industry about the aspect of the performance, quality of work, and workforce issues, little attention has been paid to employees in this sector. Therefore, the purpose of this study will be to investigate the facets of job satisfaction and work engagement of commercial banks in Kenya. The engagement of employees in service industries, e.g. banks is neglected in the existing literature.

## **Objectives**

The general objective of the study was to investigate the facets of job satisfaction and work engagement of commercial banks in Kenya. The specific objectives were:

- To determine the effect of operating environment on employee's work engagement of commercial banks in Kenya.
- To discuss the effect of leadership on employee's work engagement of commercial banks in Kenya.

## **Theoretical Review**

### **Human Relations Theory**

The Human Relations Theory of organization came in to existence in 1930s as a reaction to the classical approach to organizational analysis. This is because the classical theorists neglected the human factor in the organization. The Classical theorists took a mechanical view of organization and underemphasized the socio-psychological aspects of individual's behavior in organizations. It is this critical failure of the classical theory that gave birth to the human relations approach (Mayo, 1930).

Human relations theory is also known by various names like Humanistic Theory and Neoclassical Theory. Elton Mayo founded the Human Relations Movement. Experiments undertaken by Mayo took place at the Hawthorne plant in the USA during the 1930s. His work illustrated that if the company or managers took an interest in employees and cared for them, it had a positive effect on their motivation. When managers took a greater interest in employees they felt more valued and empowered. In addition the study revealed that employees often work best in teams and they are more motivated if they are effectively managed and consulted more which is directly related to employee's commitment in organizations and also informs organizations on what to do so as to achieve and have the best for its human capital (Purcell & Hutchinson, 2017).

The Mayo principles are very much in line with organization's focus on developing its people as part of its business strategy as a means of achieving competitive advantage. Employees in higher performing firms work with learning and development teams. In addition, information is shared and employees are viewed both as partners in the business and as internal customers. In essence, the human relations approach sees the organization as a cooperative enterprise wherein worker morale is a primary

contributor to productivity, and so seeks to improve productivity by modifying the work environment to increase morale and develop a more skilled and capable worker which in turn influences employee's commitment in an organization (Purcell & Hutchinson, 2017).

### **Resource-Based Theory**

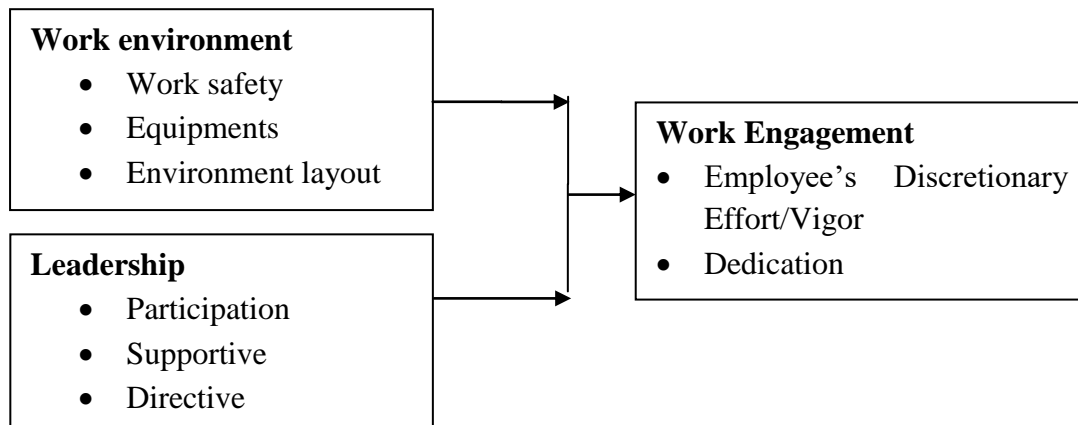
Influenced by Porter's (1980, 1985) studies in the 1980s, employee's commitment explains a firm's success regarding industrial sector features. From this point of view, firms in the same industrial sector having the same opportunities with few, if any, differences between them, remain that way only for a short period of time (Ormanidhi, & Stringa, 2015). The resource-based view (RBV) is a way of viewing the firm and in turn of approaching strategy. Fundamentally, this theory formulates the firm to be a bundle of resources. It is these resources and the way that they are combined, which make firms different from one another. It is considered as taking an inside-out approach while analysing the firm. This means that the starting point of the analysis is the internal environment of the organization.

The Resource Based View of the Firm considers that each enterprise is heterogeneous, having different established resources which arise from its own past history. Heterogeneous character can be maintained for a long time, thereby, having long-term income (Olalla, 2019). A resource is heterogeneous when it is unevenly distributed and deployed across firms within a given competitive environment. It is also necessary that competitors are not able to imitate the resources or capabilities. Otherwise, the competitive advantage could rapidly disappear when another enterprise owns or develops those strategic resources. The origin of the resource-based theory is found in Mabey, (2018). This author defined the enterprise as joint productive resources lending various services which determine the growing possibilities of the enterprise.

Related to heterogeneity, the resources must not be appropriable by other companies. Rivals must not be able to take each other's resources and capabilities. This is the basis for a competitive advantage. In addition the resources should not be able to create the same advantage which is considered as a resource being non-replaceable (Barney, 2016). The theory further argues that a firm's resources and capabilities must be scarce and valuable, and they must not be acquired, imitated, or replaced by the competitors.

If resources do not comply with these conditions, the enterprise will rapidly lose its upper relative position hence these features guarantee's obtaining competitive advantages (Grant, 2011).

### Conceptual Framework



**Figure 1: Conceptual Framework**

### Empirical Review

In his study, Tamessek (2009) analysed the extent to which employees perceive their workplace environment as fulfilling their intrinsic, extrinsic, and social needs and their need to stay in the organization. He further analysed the impact of perception of workplace settings on worker commitment and turnover in organizations, he concluded that if the employees are provided with enabling workplace environmental support, they will be highly satisfied and show high level of work engagement in their organization and hence low turnover rate.

Bahron, and Boroh (2014) conducted a study on Role Stress and Job Satisfaction among Bank Employees in Kota Kinabalu, Samba. During the late 1980s and the early 1990s, the nature of banking industry was changed. This was the result of a combination of changes on the competitive environment. The study aimed to investigate the relationship between role stress and job satisfaction among bank employees in Kota Kinabalu, Sabah. This study also attempted to investigate the mediating role of demographic factors to include gender and position level. A total of 163 respondents were surveyed through questionnaire approach and data from the 163 respondents -representing a 79.5% of response rate, were analysed. The role stress (independent variable) was tested with multiple regressions on job satisfaction



(dependent variable). Meanwhile, the moderating effects of gender and position level were examined using hierarchical regression analysis. The findings showed that there is a significant relationship between role stress and job satisfaction. The findings also showed that gender has a moderating effect on role stress towards job satisfaction.

Omega (2014) studied the perceived relationship between organizational culture and employees' job satisfaction at Kenya Commercial Bank (KCB). The purpose of this study was to establish the perceived relationship between the organizational culture dimensions and job satisfaction among KCB employees in Kenya in view of the culture transformation programme that the Bank had rolled out. The culture transformation programme aimed at enabling employees to on one hand appreciate the internal customer and on the other hand serve the external customer better. The research design was a descriptive study and questionnaires were used to collect data. The results of the study show that the organizational culture dimensions of organizational supportiveness, emphasis on rewards, performance orientation and innovation orientation have a direct relationship with the job satisfaction of employees at KCB. The study however found no relationship to exist between stability and communication and employees' job satisfaction.

## **METHODOLOGY**

The study adopted a descriptive research design in analysing the relationship between the facets of job satisfaction and work engagement within commercial banks in Kenya. The target population for this study entailed all the 42 commercial banks operating in Kenya and the unit of analysis were human resource managers. Due to small size of the universe of this study, the researcher adopted the census technique. Primary data was collected by use of a questionnaire. Quantitative data was collected and analysed in this study by calculating the response rate with descriptive statistics such as mean, standard deviation, percentage among others, using the Statistical Package for Social Sciences (SPSS). Regression model was used to determine the relationship between independent variables and dependent. Also, Pearson correlational matrix was carried out to establish the degree of association between the variables.



## FINDINGS

### Operating Environment and Work Engagement

The reviewed empirical results do avail substantial proof that the work environment has both direct and indirect influence on work engagement. In this light, this study sought to determine how the work environment in the banking sector affected employees engagement.

**Table 1: Relationship between Work Environment and Work Engagement**

statements	N	Min	Max	Mean	Std. Dev
Our banking halls have enough space and are well lit	40	1.00	5.00	3.75	1.10
Every branch management ensures high levels of hygiene.	40	1.00	5.00	3.65	0.98
Retail branches are located away from noise and air polluted zones.	40	2.00	5.00	4.05	0.93
The bank complies on work place safety standards as outlined in labour laws.	40	2.00	5.00	3.73	0.99
The bank ensures utilisation of recent technological equipment in job execution process	40	2.00	5.00	4.08	0.76

Results show that majority of the respondents agreed that their banks ensured utilisation of recent technological equipment in job execution process (M=4.08 SD=0.76) also use of technology enabled bank employees to execute their roles in a more flexible manner, A research by Roelofsen (2012) indicates that use of technology alleviated physical strain from employees thus prompting employees to love their work and remain committed.

Many financial companies have their retail branches located away from noise and air polluted zones (M=4.05 SD=0.93) this seeks to provide cool comfortable work place for employees, Studies by Mabey, (2018) have shown that noise pollution can significantly reduce employee productivity. Further, the study also investigations established that reducing amount of noise increased the ability for employees to focus by 50% and decrease work related stress by 30% percent.

The study also revealed that top management in all banks ensured that the banking halls have enough space and are well lit (M=3.75 SD=1.10), results show that poor lighting may escalate depression levels among the employees, good lighting can prevent office accidents that may be triggered by poor lighting, with good lighting, employees can concentrate and execute more tasks. Studies by Ajala, (2012) employees working in well-lit and spaced offices are likely to be more productive, and complete more tasks as opposed to those in concentrated and poorly lit environment.

Further examination revealed that, most of the commercial banks in Kenya complies with work place safety standards as outlined in labour laws (M=3.73 SD=0.99), also putting in place friendly policies helped banks to demonstrate quest in convincing employees on its commitment towards better work place. These findings concur with assertion by El-Kassar (2019) that awarding employees' rights as stipulated by OSHA, increased profitability and organisational performance.

Results show that nearly all the banks ensured that their branches maintained high levels of hygiene (M=3.65 SD=0.98). In maintaining hygienic workplace, banks followed quality waste disposal measures and that cleaning were outsourced to qualified companies. Results by OToole, (2012) assert that hygienic workplace is a critical element that fosters employee commitment within organisations.

### **Organizational Leadership and Work Engagement**

Respondents were asked to indicate the level of agreement with statements that seek to ascertain the relationship between quality of leadership and work engagement within the banking sector.

**Table 2: Statements Assessing On Organisational Leadership and Work Engagement**

Statements	N	Min	Max	Mean	Std. Dev
Leaders at all levels are willing to offer work related guidance to their juniors whenever they get stuck	40	3.00	5.00	4.23	0.62
Supervisors demonstrate deeper understanding on task bestowed on them	40	3.00	5.00	3.98	0.86
Leaders in our bank have developed fair	40	3.00	5.00	4.30	0.56

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employee motivation packages					
Leaders ensure quality allocation of resources in order to supports strategic goals	40	3.00	5.00	3.90	0.74
At all levels, the bank has competent Leaders who keep the organization activities right track	40	3.00	5.00	4.25	0.71
Leaders are keen to take immediate action on challenges before that get out of control.	40	3.00	5.00	4.15	0.74
Supervisors motivate employees towards attaining their performance targets.	40	3.00	5.00	4.13	0.61
Leaders set realistic work projections and quality standards	40	3.00	5.00	4.00	0.72
Leaders in our bank communicates clearly to staff on job expectation at the work place	40	4.00	5.00	4.40	0.50
Leaders encourage autonomy in job execution.	40	3.00	5.00	3.93	0.76

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Results show that majority of the respondents agreed that leaders in most of the commercial bank communicates clearly to staff on job expectation at the work place (M= 4.40 SD=0.50), quality communication at work place allows the staff comprehend instructions, and execute them as required. Studies by Rayton, and Rapti, (2017) with smooth communication process, firms are unlikely to experience misunderstanding amongst the workforce.

HR leaders in most of the banks have developed fair employee motivation packages (M= 4.30 SD=0.56), this is effected due to the fact that, motivated work force is likely to increase their production efforts and thus high output. These findings go hand in hand with assertions by Mulievi and Juma (2019) that motivating employee is essential in promoting work engagement levels.

Results show that leaders at all levels are willing to offer work related guidance to their juniors whenever they get stuck (M=4.23 SD=0.62), this implies that leaders at

commercial banks provided much needed help in course of accomplishing tasks. At all levels, most of the bank employed competent leaders who keep the organization activities right track (M=4.25 SD=0.71), in other words competent leaders play a crucial role in fostering employee commitment.

Further, results show that, leaders within commercial banks are keen to take immediate action on challenges before they get out of control. (M=4.15 SD=0.74), this implies that banks had strategic leaders in place who continuously developed their skills in view of making rational decisions at all times. Also, supervisors within banks motivate employees towards attaining their performance targets (M=4.13 SD=0.61). These findings concur with assertions by Fairbrother and van Warn, (2013) that organizational leaders must offer the necessary support in directing employees toward the right direction.

In most cases, leaders within the commercial banks sets realistic work projections and quality standards (M=4.00 SD=0.72) also supervisors demonstrate deeper understanding on task bestowed on them (M= 3.98 SD=0.86), these finding concur with Pande, Neuman and Cavanagh (2017),that transformational leadership provide high performance and impact highly on employee satisfaction

Respondents also agreed that leaders of commercial banks encourage autonomy in job execution (M=3.93 SD=0.76) and that they also ensured quality allocation of resources in order to support strategic goals (M=3.90 SD=0.74). According to Laka-Mathebula (2016) strategic leaders ensure quality allocation of resources that employees use to execute their roles smoothly.

### Correlation Results

**Table 3: Correlation Results**

		Work engagement Y	Work Environment X1	Leadership X2
Work engagement Y	Pearson Correlation	1		
	Sig. (2-tailed)			
	N	40		
Work	Pearson Correlation	.399*	1	

Environment X1	Sig. (2-tailed)	.011		
	N	40	40	
Leadership X2	Pearson Correlation	.475**	.132	1
	Sig. (2-tailed)	.002	.415	
	N	40	40	40

The study found that there was weak positive correlation coefficient between work environment and work commitment within commercial banks in Kenya, as shown by correlation factor of 0.399, this weak relationship was found to be statistically significant as the significant value was 0.011 which is less than 0.05, these findings support the research conclusion by Vischer, (2014) that conducive workplace environment should be prioritized as it provides support to the employees in carrying out their jobs. It should be conducive enough to enable the performance of tasks by employees.

The study found a positive correlation between leadership and work engagement within commercial banks in Kenya as shown by a correlation coefficient of 0.475, the significant value was 0.002 which is less 5%. According to Raza, and Sikandar (2013) organizational leaders should provide vision, policy and strategic plan for any organization. Management also motivates worker by getting involved in quality activities.

### Regression Results

**Table 4: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.657 <sup>a</sup>	.431	.366	.61979

A 0.366 coefficient of determination (adjusted R<sup>2</sup>) of the model, implies that work engagement within commercial banks in Kenya was affected by 36.6% and are explained by the independent variables under study (work environment, leadership, promotion and employee rewards).

**Table 5: Summary of One-Way ANOVA results**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.098	2	2.549	6.635	.000 <sup>b</sup>
	Residual	14.208	37	.384		

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Total	19.306	39
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The findings were found to be ideal in making the study's conclusions as established by the ANOVA statics. The p-value in the ANOVA table was 0.000 which is less than 0.05. The critical value was less than the calculated value ( $6.635 > 3.25$ ), an indication that work environment, leadership, promotion and employee rewards all have all have a significant influence on work engagement within commercial banks in Kenya.

**Table 6: Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.244	.892		1.395	.002
Work Environment	.559	.270	.279	2.070	.004
Leadership	.660	.226	.382	2.920	.003

From the regression model obtained above, a unit change in work environment while holding other factors constant would positively enhance work engagement within commercial banks by a factor of 0.559; the study revealed that a unit change in leadership while holding the other factors constant would positively enhance work engagement within commercial banks by a factor of 0.660.

### **Conclusion**

This study concludes that quality environment enhances employee work engagement. Commercial banks had initiated various measures that sought to enhance positive work environment. For instance most of the banks ensured quality lighting within the entire banking hall, most of the banks were strategically located in places free from noise pollution, safety and hygiene measures were complied with as guided by OSHA principles.

The study concludes that quality leadership enhances employees' work engagement within commercial banks in Kenya. Leaders in most of the commercial bank in Kenya communicates clearly to staff on job expectation at the work place, most of the bank employed competent leaders who keeps the organization activities on the right track, in other words competent play a crucial role in fostering employee commitment, with

smooth communication process from leader, firms are unlikely to experience misunderstanding amongst the workforce.

### **Recommendation**

HR managers in banks should come up with strategic measures that further seek to enhance work environment as this was found to be a critical element in fostering employee work commitment.

Organizational leaders need to adopt appropriate leadership values qualities, this can be developed and achieved through progressive development of quality leadership culture.

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