

EMPLOYEE ENGAGEMENT AND QUALITY OF WORKLIFE: THE MODERATING ROLE OF SOCIO-DEMOGRAPHIC VARIABLES IN NIGERIAN BANKING INDUSTRY

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Abstract

Work engagement has become a veritable organisational development technique in organisations of all types, and managers need to attend to whatever that may enhance it if sustainable productive work behaviour will be optimally achieved. This study sets out to solve issues of unengaged employees in the Nigerian banking sector and evaluates three dimensions of engagement (absorption, dedication and vigour) along the path of socio-demographic factors in the Nigerian banking sector on employee quality of work. The study used a scale of Utrecht work engagement as proposed by Schaufeli and Bakker, and a quality of worklife instrument scale by Steffen, Kohl, Reese, Happ and Sischka as a research instrument for this study. A simple random sampling technique was used in administering the instrument across all departments in the banking sector with a 1245 sample size. The study reports that sex and age are not predictors of engaged employees in the banks. That sex and age of employees have nothing to do with engaged employees in Nigeria's banking sector. The outcome of the study also shows that dimensions of employee engagement are not the determinant of quality of work in the study population. The study recommends that management of banks should use work engagement intervention strategies like job resources, leadership training, personnel development techniques, enhanced work environment, and work-life balance. Also, creating meaningful work for employees stimulates engagement approach within an organization

Keywords: *Employee Engagement, Quality of Worklife, Socio-demography, Nigeria, Banking Industry*

1. Introduction

The importance of quality of work-life cannot be overemphasized in the life of employees in Nigeria today. Quality of worklife illustrates the procedure in which business organisation responds to personnel needs by creating strategies that allow

employees make decisions in the workplace (Sudiro *et al.*, 2023). Akinwale, Kuye and Akinwale (2023) describe the quality of work-life as the favourable situation and environment of work, benefits, employee wellbeing and attitudes of management towards the workforce. Quality of work-life

indicates the rate at which an individual is able to satisfy essential personal needs through experience in the workplace. Quality of worklife has gained prominence in organizational behaviour as an indicator of general human experience in a work environment. It is naturally a connection that exists between the workforce and the business ecosystem in which an individual works. Quality of worklife (QWL) is geared towards nurturing work environment where people work with harmony and cooperate to fulfil both employee goals and those of the business (Remegio, Rivera, Griffin, & Fitzpatrick, 2021). Quality of worklife strengthens employee work engagement in the business organisations.

In the Nigerian banking industry, employee quality of worklife is influenced work engagement which determines so many things that are associated with delighting customers, outstanding customer experience, and loyalty among other factors (Bhat, Yousuf, & Saba, 2023). Employee work quality in a bank technically characterises productivity and work condition of employees. It has been observed that employee quality of worklife is likely to be improved and sustained with several strategies in the workplace, and of all these strategies is the concept of employee engagement at the workplace. Employee engagement is the degree to which employees have passion regarding their work, are committed to the organization and exert discretionary effort into their job. Employee engagement assists an individual employee to bring his energy

and mind to work in other to achieve the set goal of the organization. Employee engagement is a cognitive drive in the workplace, which according to Christian, Garza & Slaughter (2011) involves a high degree of vigour and psychological spirit in the workplace; high disposition to put in the effort; determination in the face of challenges. Strong participation in an individual work; passion and satisfaction concerning an individual; pleasant state of full concentration and total absorption in any given task or role in the organization (Osei, Asiedu-Appiah, & Ansah, 2023). This is central to provoking employee quality of worklife and productive work behaviour. This means that the majority of organisations in the modern business environment today are seeing the connection between inspired, satisfied workforce, improved employee quality of worklife and organizational performance. Instead of concentrating on an external variable like developing market share, corporate firms can better increase the quality of worklife and returns by concentrating internally on effective employee engagement and retention.

Acomplishment of employee quality of worklife, however, in Nigerian banks today has become a mirage due to several identified challenges which also affects the engagement altitude of the workforce. There are so many notable and perceived challenges in Nigeria banking system today and the issues and challenges are not far from the regulatory dimension of the national economy which is from the central

bank of Nigeria CBN. The consolidation exercise that pegged the minimum recapitalisation amount that banks should have in their possession to N25 billion or engage in merger and acquisition in other to be strong, stable and sound in the Nigeria banking industry has raised concern for the majority of the banks to the extent that the management of the banks failed to adequately look at means of enhancing employee wellbeing in the banking industry. The main goal of some of our banks today is centred on how to achieve individual employee targets and this often time leave their workforce worst-off in chasing shadow called deposits or financial targets. This unrealistic target most times becomes too difficult to meet and some of the employees become corporate prostitutes in other to achieve just 20-40 per cent of the supposed targets. The majority of them are holding on to the job due to the harsh economy and the popular syndrome of no job that pervades the national economy. This is prevalent in Nigeria banking industry, often time when customers are calling the customer care unit of the bank, one will easily detect the sign of disconnect from the firm in their response when asking issues regarding customer complaint through telephone conversations as poor responses characterise the interactions between customers and employees of these service providers as well as the banking industry.

These are the perceived incidence and issues observed in Nigeria banking environment which cut across all sectors of

the economy. The emphasis of this study is on the quality of worklife and work engagement of employees in the Nigeria banking industry and this call for concern given the identified challenges and issues above. Against this backdrop, this study has the preference to examine the dimensions of employee engagement along the path of socio-demographic factors on quality of work among Nigerian banking workforce. To achieve this aim, the following objectives are raised:

1. To evaluate the degree of employee absorption with work and its influence on the quality of worklife in Nigeria banks
2. To determine the significance of dedicated employees on the quality of worklife in Nigeria banks
3. To assess the significance of vigour and energy exerted on the quality of worklife of an employee in Nigeria banking system.
- 4a. To evaluate how employee sex mediates between employee engagement and their quality of worklife
- 4b. To evaluate how employee age mediates between employee engagement and their quality of worklife
- 4c. To evaluate how employee work experience mediates between employee engagement and their quality of worklife

To achieve these objectives, the following hypotheses were postulated:

H₀₁: The degree of employee absorption is not significant on employee quality of work in Nigerian banks

H₀₂: Employee dedication is not significantly impact on quality of work in Nigeria banks

H₀₃: Employees vigour and energy exerted in Nigerian banks do not positively affect the quality of work in Nigeria banking system.

H_{04a}: Sex of respondents do not mediate between employee engagement and their quality of worklife.

H_{04b}: Age of respondents do not mediate between employee engagement and their quality of worklife.

H_{04c}: Work experience of respondents do not mediate between employee engagement and their quality of worklife.

2. Literature Review

In today's business environment, management has taken cognizance of work engagement as critical to the progress of their business success (Sekercioglu *et al.*, 2023). This is essential to the existence and sustainable growth of corporate organisations. The ability of a corporate firm to manage its workforce engagement practice is closely linked with a strategy to accomplish a high level of productivity and optimum corporate performance at large (Gaji, *et al.*, 2017). Torlak and Göktepe, (2023) identified the benefits of engaged employees in the workplace and argued that engaged employees will likely stay and bond with the organisation, promoting the image and advocating for the organisation both externally and internally which invariably enhance the performance of the organisation. Bhende *et al.*, (2020) were of the view that there exists a positive

connection between employee engagement, quality of work, service quality and corporate profitability in organisations. Engaged employee creates an emotional and passionate connection with the organisation. This positively influences employee attitude towards the organisation's customers and by extension enhance the ability to delight customers and deliver excellent customer service.

Employee engagement is the emphasis of researchers and corporate firms for the past two decades. It forms one of the burning and germane issues of business today. Bailey, Madden, Alfes, and Fletcher (2017) argued that firms are striving to outperform one another in a rigorous competitive move and employee engagement is seen as a vital strategy to accomplishing it. Employee engagement is perhaps seen as a robust factor to evaluate an organisation's energy, vigour and orientation on superior firm's performance (Albrecht, Bakker, Gruman, Macey, & Saks, 2015). Work engagement describes the attribute of establishing the potential ability for human capital development to glue with their line managers, members of the organisation and the organisation at large. Engagement is a perception that stresses constant improvement, flexibility and innovation at the heart of the workforce and organisation (Bakker, 2017). Work engagement has fostered employee productivity as well as their job quality in the business world today (Bakker, & Albrecht, 2018).

The desire to enhance engaged employee is based on the ground that offers superior productive work behaviour, decrease employee turnover and nurture the quality

of worklife of employee in the workplace (Salem *et al.*, 2023). Engaged employees appreciate, enjoy and take pride in their daily work, they are eager to assist one another and always looking for means of how the organisation will succeed. The study of Hammon, Gillis and Icenogle (2023), claim that engaged employee accepts higher obligations at work, devote more time to work, exert more effort in jobs, disseminate useful information among colleagues and stay with the organisation than the employee who is disengaged or less engaged with the policies and goals of the organisation. A study by Rajthilak, Swati & Kumar (2023) has indicated that employees who are dedicated, absorbed and exert considerable energy on tasks in the workplace are likely to be contented and fulfilled and in turn, elicit customer satisfaction through quality product or service offering in the organisation. A study by Bhat *et al.*, (2023) demonstrated that quality of worklife and high level of involvement work practices, strategies employed by corporate managers to proactively engage their workforce in their job roles and tasks entrench increased job quality among employees will likely lead to efficient work engagement.

Largely, from the literature, it has been established that employees are fundamental to the accomplishment of objectives and goals in organisations, therefore, corporate managers need to carefully put into consideration work engagement as it is germane to service quality vis-à-vis employee quality of worklife (Knight, Patterson, & Dawson, 2016). Therefore, fostering a quality of worklife and a competitive work environment for

workforce engagement, it is indispensably essential to recognise the exact elements that most impact employee engagement and quality of work. Hence, firms must devote their attention, time, resources and energy to activities, events, processes and factors that are capable of provoking positive influence on employee engagement practices.

2.2 Theoretical Framework

Two essential theories for advancing the explanations of the link between employee engagement and quality of worklife in organisations are proposed; thus, self-determination theory and social cognitive theory. These theories were found to be relevant to the research on behavioural formation over the years and they are still resonant till today.

2.2.1. Self-determination Theory (SDT)

The theory of Self-determination is initiated and propounded by Deci and Ryan (1985), it has been in place for over 30 years. However, much of the studies on self-determination theory (SDT) have taken place outside the workplace domain, while there have been a large application of it in a work setting environment to justify its relevance (Gagne & Deci, 2005). The theory encapsulates a set of associated theories that explained the behavioural pattern of human beings by unearths types of motivation that people imbibe in a job role and tasks related activities. The theory prescribes three predominant psychological needs that stimulate human productivity and present a possible detailed model for expressing and forecasting work engagement (intrinsic and extrinsic motivation, and a-motivation), which have influential capacities in determining who

behaviour, the observer may elect to model such behaviour. However, of all major thoughts and ideas associated with the theory of social cognitive, the support structure is self-efficacy, observational learning and modelling behaviour, facilitators and self-regulation. All these concepts are considered fundamental building blocks capable of affecting attitude and behaviour in social interactions of human nature (Brown & Lent, 1996).

However, the significance of this theory to this research lies in its connection with employee quality of worklife construct of the study, and dimensions of work engagement (dedication and vigour) construct of the study. The theory fosters good conduct of behaviour in the organization and explains what people believe they can or cannot powerfully do, and its impact on their performance, and thus strive to achieve it. The theory will help the management of the banks to advance and strengthen positive self-belief in their workforce which is, therefore, an important performance management objective. Moreover, the self-efficacy aspect of the theory assists employees to tackle headlong issues bothering their productivity and quality of worklife.

3. Methods

3.1 Participants and Procedure

The population for this study is the workforce of 20 commercial banks in Nigeria quoted on the floor of the Nigerian Stock exchange. According to the National Bureau of Statistics (NBS) (2023), the total staff strength in Nigeria commercial banks is 58,128 (NBS, 2023) and 3% of the total population is selected which gives a 1744

sample size for this study. This is supported by Weissberg and Bowen (1977) of determining absolute and appropriate sample size who argued that 3% to 10% of the total population is ideal to select for a suitable sample size. This approach is better, for it enables the researcher to achieve a maximum sampling error of less than 3% for a simple randomly selected sample while is good when maximum sampling error is to be obtained. The study surveyed 1744 employees from the head office of the banks as participants and retrieved 1245 copies of the questionnaire, which is used for the data analysis of the study. The sampling strategy for this study is a random sampling technique. The choice of this approach is that it prevents the preference nature of the researchers from selecting whomever they deem like hence, bias attitude of the researchers is prevented (Bryman & Bell 2011). Another cogent justification for using a simple random sampling technique is that it allows fair representation of the entire population.

3.2 Measures

The instrument employed for this study is adopted Utrecht scale of employee engagement by Schaufeli and Bakker (2004). The scale has enjoyed widely global usage for measuring work engagement. The scale has 17 items distributed across three dimensions; namely, vigour (6 items), absorption (6 items), and dedication (5 items). All items are scored on a 7-point Likert scale ranging from 0 (never) to 6 (always). The scale has been validated in several studies applied in several nations (Schaufeli *et al.*, 2002; Storm & Rothman, 2003; Schaufeli & Bakker, 2004; Yi-Wen & Yi-Qun,

the individual is and how they act (Dec & Ryan, 2008). This theory is a critical piece of emotional welfare and well-being as an individual likely wants to be in control of their own live. This theory connects personality, individual drive, and best ability to function effectively. SDT

Self-determination theory, according to Deci and Ryan (1985), stipulates that different kinds of motivation determine and provoke certain human behaviour. These kinds of motivation are postulated to be different in their inherent categorisations of self-determination. As self-determination entails a true sense of choice, a sense of feeling freedom in doing what an individual has chosen to do (Deci, & Ryan, 2008). For instance, a self-determined person chooses to act in a manner that reflects his/her autonomy, independence, self-rule or sovereignty, and his behaviour is not directed to accomplish extrinsic benefits and rewards or avoid unfavourable incentives in the environment (Ryan & Deci, 2011). In clear terms, self-determination theory addresses the extent to which an individual's behaviour and attitude is self-endorsed, self-governed, motivated and self-determined and not being compelled or forced to act. However, the relevance of self-determination theory to this study is seen in its connection with the main theme of the study, employee engagement and quality of worklife. Passion, willingness and dedication to work with absorption which is derived from self-endorsed and self-governed human beings and not being coerced or compelled to be productive in the workplace.

2.2.2. Social Cognitive Theory (SCT)

Bandura (1986) was the proponent of the social cognitive theory. The social cognitive theory advocates the concept of self-efficacy which holds a belief that what an individual accepts can or cannot influence his performance level in social organisations. Self-efficacy has its roots in four predominant backgrounds; performance accomplishment, vicarious experience, verbal persuasion, and biological and functional states (Bandura, 2011). This theory believes that human being obtains and sustains behaviour by emphasizing both external and internal social reinforcement framework (Lent, Brown & Hacket, 1994). Bandura (2008) argued that when an individual observes that someone has been rewarded for certain behaviour, such observed individual tends to act in the same manner to be rewarded as well. The major core predictors of behaviour are environmental and psychological individual determinants of behaviour (Wood & Bandura, 1989). The theory maintains that people always learn from their environment and such experience leads to behavioural modification. The theory further argued that when an individual observes someone exhibiting a particular behaviour, the person recalls the progression of the incidence and use the information as a guide for his subsequent behaviour (Bandura, 2008). The implication of this is that people do not study and acquire new behaviours based on the mere trial, been successful or not successful, but rather, the survival of humanity is contingent upon the imitation of the actions of others. Contingent on either individual is awarded or being punished for their behaviour and the consequence of the

2005). In this study, the reliability coefficient (Cronbach alpha) for the three Utrecht work engagement scale (UWES) subscales were 0.77 for vigour, 0.84 for dedication, and 0.76 for absorption. The Cronbach alpha reliability for the general scale was 0.87 which indicates a very high degree of reliability for this scale and it which was in line with Cronbach (1951) and Bonett Wright (2014) on the stability and consistency of the instrument. While the quality of worklife instrument scale adopted is from Steffgen, Kohl, Reese, Happ and Sischka (2015) validation of a new instrument in three languages. A-21 item and six factors of measuring the quality of worklife from Steffgen *et. al.*

(2015), the overall reliability score for the scale was 0.85 Cronbach alpha

3.3 Statistical Procedure

The statistical analyses employed for this study are Pearson correlation analysis, regression analysis, and Macro Process by Andrew Hayes. The justification for using Pearson correlation is to evaluate the relationship among the socio-demographic variables of interest which are suitable and to detect if they act as a moderating effect on the phenomenon of study. Regression analysis is another strategy to establish the degree of relationship among the variables of the study. While the Macro Hayes Process is to test the mediating effects of the study (Sex, Age and Work Experience)

4. Results

Table 1: Participants Demographics Profiles

Biographic Information	Frequency	Percentage (%)	n = 1245
Age			
≤ 25 yrs	184	14.8	
26 – 35yrs	410	32.9	
36 -45 yrs	398	32.0	
46 – 55yrs	170	13.7	
≥ 56yrs	83	6.7	
Gender/Sex			
Male	624	50.1	
Female	621	49.9	
Education			
HND	271	17.8	
B.Sc.	584	46.9	
Postgraduate	300	24.1	
Professional Certification	140	11.2	
Work Experience			
1-5 yrs	282	22.7	
6-10 yrs	294	23.6	
11-15 yrs	236	19.0	
16 -20 yrs	198	15.9	
21yrs above	235	18.9	

Staff Category		
Management Trainees	270	21.7
Junior Employee	308	24.7
Senior Employee	99	8.0
Supervisory Employee	122	9.8
Assistant Managers	121	9.7
General Managers	185	12.0
Departments/Units		
HR	48	3.9
IT	120	9.6
Finance/Account	91	7.3
Sales & Marketing	129	10.4
Customer Service	233	18.7
Corporate Affairs	188	15.1
Strategy & Planning	237	19.0
Risk Management	110	8.8
Internal Control	89	7.1

Source: Field Survey, 2023

Table 1 illustrates the socio-demographic characteristics of the employees in the Nigerian banking system. It shows that the respondents have various age from 25 yrs up to 56 yrs and above. The age range that was much from the table is 26 to 35 years of age which takes 32.9% of the entire respondents, followed by 36-45 years which has 32% on the table. Sex distribution also on the table shows a relatively balance figure male 50.1% to 49.9% female in the entire survey research. The department and units of work cut across all departments in the Nigerian banking environment. It takes across human resource (HR), 3.9%; information technology (IT), 9.6%; finance and account, 7.3%; sales and marketing, 10.4%; customer service unit, 18.7% internal control, 7.1%; strategy and planning, 19.1%; corporate affairs, 15.1% and risk

management, 8.8%. Work experience of the respondents varies from 1 to 20 years and above. Those that had 6 to 10 years work experience takes the highest on the table with 23.6% while those with 1-5 years has 22.7% and 11- 15 years work experience has 19%. The position of the respondents at work varies from management trainee which otherwise called executive trainee in some banks in Nigeria. This is the starting point of career in Nigeria banking industry carries 21.7% of the entire respondents, junior employees (embodied assistant banking officer, senior banking officer) has 24.7% senior employees (deputy manager and assistant manager) has 8%, while Supervisory employee (deputy general manager and assistant general manager) with 9.8%; Assistant Managers have 9.7% while general managers is 12.1%.

Table 2: Correlational Items of Socio-demographic, Employee Engagement and Quality of Worklife (n = 1245)

Variables	Mean	STD	1	2	3	4	5	6
Employee Quality of Worklife	2.15	0.811	1					
Gender/Sex	1.50	0.50	.078**	1				
Age	2.64	1.095	.000	-.008	1			
Work Experience	2.85	1.426	.057	.059*	.244*	1		
Absorption	4.70	0.942	-.024	-.052	-.034	-.174**	1	
Dedication	5.33	0.834	.014	-.012	-.006	-.097**	.524**	1
Vigour	5.25	0.753	.017	.011	-.012	-.073*	.532**	.623**

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

*Correlation is significant at the 0.05 level (2-tailed)

Ho₁: The degree of employee absorption has a negative impact on employee quality of work in Nigerian banks

Table 3: Model Summary

Model	R	R-Square	Adjusted R-Square	Std. error of Estimate
	.024	.001	.000	.811

Anova ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	.467	1	.467	.710	.400
Residual	817.923	1243	.658		
Total	818.390	1244			

Coefficient ^a					
Model	Unstandardised Coefficients		Standardised Coefficients	Sig.	
	B	Std. error	Beta	T.	P
Constant	2.251	.117	19.242		.000
Employee Absorption	-.021	.024	-.024	-.843	.400

Source: Field Survey, 2023 Dependent Variable: Employee Quality of Work

Regression analysis model is used to evaluate hypotheses one to three of this study. Table 3 explains analytical pattern of one dimension of employee engagement, employee absorption and it shows R which is the strength of the relationship between employee absorption and employee quality

of worklife. R depicts .024, 2.4% strength of the relationship between observed two variables as indicated above, while R-square shows .001 which means 0.1% variations is accounted for in employee quality of worklife. This practically shows that only 0.1% variability of employee

absorption occur in the quality of worklife in Nigerian banks which means that other factors that determine employee quality of worklife are outside degree of absorption of employees in the banking system in Nigeria and that they are not really absorbed with the work in Nigeria banking industry. Also, the anova component of the analysis on table 3 shows 0.400 and this means that 40% insignificant value. This is higher than 5% normal level of significance and it shows that the hypothesis is rejected. The last fundamental aspect on table 3 is coefficients value and standard beta coefficient negative of -.024. This depicts the coefficient of relationship between employee absorption and quality of

worklife at -2.4%. Thus, the hypothesis is rejected given the insignificant value that is higher than the alpha value of 5%. The hypothesis that postulated that the degree of employee absorption has positive significance on employee quality of work in Nigerian banks is therefore rejected. The reason is that employees were not absorbed with their work at all let alone have any degree of absorption given the values of the figures in table 3, (level of relationship = 2.4%, variability at 0.1% and anova 40% insignificant value) P = 0.400. Therefore, the degree of employee absorption has a negative impact on the quality of work in the Nigerian banking system.

Ho₂: Employee dedication does not impact on quality of work life in Nigeria banks

Table 4: *Model Summary*

<i>Model</i>	<i>R</i>	<i>R-Square</i>	<i>Adjusted R-Square</i>	<i>Std. error of Estimate</i>	
	.010	.000	-.001	.811	
<i>Anova^a</i>					
<i>Model</i>	<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
<i>Regression</i>	.168	1	.168	.256	.613
<i>Residual</i>	818.222	1243	.658		
<i>Total</i>	818.390	1244			
<i>Coefficients^a</i>					
<i>Model</i>	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>T.</i>	<i>Sig.</i>
	<i>B</i>	<i>Std. error</i>	<i>Beta</i>		
<i>Constant</i>	2.080	.149		13.985	.000
<i>Employee Dedication</i>	.014	.028	.028	.014	.613

Source: Field Survey, 2023 Dependent Variable: Employee Quality of Work

The second hypothesis of this study is presented in Table 4. As the employee dedication, provides R, the strength of relationship at .010, which 1.0% absolute weak value between dedication and

employee quality of worklife, while R-square is 0% variability, that is no variations or any spread that can account for the quality of worklife in employee dedication. Analysis of variance (Anova)

which shows 61.3% is insignificant with the study phenomenon, employee quality of worklife $F(1, 1243) = .256, P > 0.05, P = 61.3\%$. Thus, there is a ground to accept

that employee dedication does not impact on quality of work in the Nigerian banking industry.

Ho₃: Employees vigour and energy exerted do not positively affect the quality of work in Nigeria banking system.

Table 5: *Model Summary*

<i>Model</i>	<i>R</i>	<i>R-Square</i>	<i>Adjusted R-Square</i>		<i>Std. error of Estimate</i>	
	.017	.000	-.000		.811	
<i>Anova^a</i>						
<i>Model</i>	<i>Sum of Squares</i>		<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
<i>Regression</i>	.247		1	.247	.376	.540 ^b
<i>Residual</i>	818.143		1243	.658		
<i>Total</i>	818.390		1244			
<i>Coefficients^a</i>						
<i>Model</i>	<i>Unstandardised Coefficients</i>		<i>Standardised Coefficients</i>		<i>Sig.</i>	
	<i>B</i>	<i>Std. error</i>	<i>Beta</i>	<i>T.</i>	<i>P</i>	
<i>Constant</i>	2.056	.162		12.683	.000	
<i>Employee Vigour</i>	.019	.031	.017	.613	.540	

Source: Field Survey, 2023, Dependent Variable: Employee Quality of Work

Table 5 reports the analysis of hypothesis four of this study and it points-out R. at the value of .010 which means the degree of association of 1% between employee vigour and employee quality of work. Largely, it shows that no relationship at all, given the poor and weak level of association of 1% that exist between vigour and quality of work. R-square of .000 demonstrates zero degrees of the variability of employee vigour on quality of work in Nigerian banking environment. The implication is that vigour does not determine employee quality of work. Anova section of the

analysis on Table 5 depicts an insignificant level of the postulated hypothesis. It provides an insignificant value of (0.540) 54% with F value at .376 and this is above alpha value of 5%, $P = 0.540$. Given the P-value of 54%, there is justification to accept the null hypothesis that employees vigour and energy exerted in Nigerian banks do not positively affect the quality of work in Nigeria banking system. However, there is certain level of correlation of 54% between employee vigour and energy exerted with quality of work.

Table 8: Moderating Effect of Work Experience between Work Engagement and QWL

Type of Effect	Variable	Effect	SE	P	LLCI	ULCI
Direct	WE → QWL	0.4435	0.047	0.000	0.3565	0.5642
Indirect	WE →WEP→QWL	0.0549	0.022	0.000	0.0256	0.0622
Total	WE →WEP→QWL	0.4985	0.065	0.000	0.5433	0.6553

Note (s): WE = Work Engagement; QWL = Quality of Worklife; WEP = Work Experience; LLCI = Lower Limit Confidence Interval; ULCI = Upper Limit Confidence Interval.

Similarly, results (Table 8) also show that work experience mediates the relationship between work engagement and quality of worklife. The results illustrate that work experience of respondents have 44.35% direct effect, 5.49% indirect effect and 49.85 total effect on quality of worklife. This exhibits that work experience significantly moderates the relationship between work engagement and quality of worklife, thus, hypothesis H4c is supported.

5. Discussions

The first aspect of the paper involves three hypotheses that demonstrate the dimensions of work engagement. It indicates that all the three dimensions (absorption, dedication and vigour) are not predictors of employee quality of work in Nigeria banking system. It further shows that all the employees are not in any way absorbed with the work and tasks in the banking industry in Nigeria but by observing the workforce one will see that they resume to work in the morning and close in the evening. It was evidence that closing time in Nigeria banks is another challenge for most of them as they leave late in the night and resume before 7.30am in the morning. This portends that work-life balance policy is not entrenched in Nigeria banks which may likely be one of the reasons why the employees in this industry are not absorbed themselves with the banks. In the same vein, if they are not absorbed with their work, dedication and commitment to the policies, objectives and courses of the banks become a challenge for the workforce. Hence, employees are not

dedicated to work. A critical observation at the majority of them gives a clear understanding that it is the popular syndrome of no job out there that enabled them to glue to the banks for now not that they are dedicated to the banking industry and this adversely affect the quality of work which by extension negatively influence customer delight and customer experience. The last portion of the employee engagement is vigour and required energy needed to carry-out tasks which also depict that the workforce does not possess it in the Nigerian banking industry. It is obvious that they are doing the job as the labour market is getting saturated for no desirable employment opportunities. This finding is in line with the recent study of Akinwale (2019) whose study investigates the impact of employee voice on employee productivity in Nigeria oil and gas industry. Whose outcome of the study found mixed results and showed that communication and exchange of views, employee collective representation and employee engagement had an insignificant link with employee

Ho_{4a}: Sex of respondents do not moderate between employee engagement and their quality of worklife.

Table 6: Moderating Effect of Sex between Work Engagement and Quality of Worklife

Type of Effect	Variable	Effect	SE	P	LLCI	ULCI
Direct	WE → QWL	0.6437	0.029	0.001	0.4885	0.6833
Indirect	WE →SEX→QWL	0.0729	0.019	0.001	0.0430	0.0834
Total	WE →SEX→QWL	0.7167	0.045	0.001	0.6273	0.7492

Note (s): WE = Work Engagement; QWL = Quality of Worklife; SEX = Sex/Gender; LLCI = Lower Limit Confidence Interval; ULCI = Upper Limit Confidence Interval

Looking at the moderating impact of Sex/gender, the authors have used Macro Hayes process model 4 utilising PROCESS macro in SPSS so as to evaluate mediating impact of sex on the interrelationship within the study constructs. Results (Table 6) illustrates that Sex significantly mediates the relationship between work engagement and quality of worklife. The result shows

that Sex/gender have 64.37 direct effect, 7.29 indirect effect and 71.67 total effect between work engagement and quality of worklife. This evidence indicates that sex/gender significantly moderates the relationship between work engagement and quality of worklife, therefore hypothesis H4a is supported.

Ho_{4b}: Age of respondents do not moderate between employee engagement and their quality of worklife.

Table 7: Moderating Effect of Age between Work Engagement and Quality of Worklife

Type of Effect	Variable	Effect	SE	P	LLCI	ULCI
Direct	WE → QWL	0.4435	0.047	0.000	0.3565	0.5642
Indirect	WE →AGE→QWL	0.0549	0.022	0.000	0.0256	0.0622
Total	WE →AGE→QWL	0.4985	0.065	0.000	0.5433	0.6553

Note (s): WE = Work Engagement; QWL = Quality of Worklife; AGE = Age; LLCI = Lower Limit Confidence Interval; ULCI = Upper Limit Confidence Interval

Furthermore, data analyses results (Table 7) illustrates that Age of the respondents mediates the relationship between work engagement and quality of worklife. The results substantiate with evidence that respondents' Age has 44.35 direct effect, 5.49% indirect effect and 49.85 total effect on the quality of worklife. This potends that Age significantly mediates the relationship between work engagement and quality of worklife, Thus, hypothesis H4b is supported

Ho_{4c}: Work experience of respondents do not moderate between employee engagement and their quality of worklife.

productivity in Nigeria oil and gas. Also, this finding takes an equal position, as discussed in the literature review section of this study, with the study of Gallup (2013) whose report shows that only thirteen per cent of the surveyed employees around the world are engaged, while others seem not to be absorbed with the organisations. The researcher provided information showing that actively disengaged employees were more than those that were engaged, out of every three employees only one was actively engaged. This portends that some factors were not in place for employees during this global research by Gallup (2013).

The socio-demographic elements observed for this study demonstrate that the work experience of the workforce in the entire banking environment of Nigeria speaks volumes on the rate of work engagement and employee quality of work. Sex and age equally have link with employee engagement. The implication of this, is that age and gender colouration of the employees, it determine the degree of their absorption, dedication and vigour at workplace. This may be connected to the degree of new intakes into the banking system to keep their job. Therefore, sex and age of the workforce also serve as determinants of this employee engagement and by extension, it does impact positively on their quality of worklife in the banking industry. Moreover, work experience shows a significant mediating relationship between work engagement and quality of worklife. This finding is associated with the study of Hoole and Hotz (2016) whose research evaluated the link between general reward technique and employee

engagement in South African firms and evaluate which set of reward classifications influence work dedication, absorption and vigour at work. The study used age and gender as a moderating effect on engagement and reward system. Age was found to be a predictor of engagement as baby boomers were actively engaged while those that were long in the workplace were no longer attracted to the work. Likewise, gender was also a predictor of engagement in South African firms. Their study reported a weak correlation between reward systems and employee engagement. Also, this study finding obtains similar outcome with the study of Schaufeli, Bakker and Salanova (2006), the proponents of the Utrecht Work engagement scale in their validation of work engagement scale studied from nine nations and found a weak and vague connection between gender and employee engagement concept. For few nations, no relationship was discovered, for some male participants were discovered to exhibit higher engagement than female counterpart and reverse was the case for others. However, for the general sample, no substantial differences were observed in the degree of work engagement among both male and female.

6. Conclusion And Recommendations

Work engagement is peculiar to the industry by industry in a given national economy. Management of Nigerian banks is not possibly doing what they needed to be doing to achieve a sustainable organizational outcome. Three conclusions can be drawn from this study, one of it is that it is evidence that sex has no definite predictive measure in provoking work engagement in Nigerian banks. It is

altruism that age of the employees was also not a factor in determining employees' engagement. The study distinctively demonstrated that employees were engaged to work across all age strata in Nigeria banks. However, work experience serves as a determining factor in attracting work engagement. Again, dimensions of employee engagement have no bearing on employee quality of work in Nigerian banks. This is because germane drivers of engagement that management of the banks in Nigeria needed to employ in attracting them to elicit productive work behaviour are not given due attention to by management of the banks. Therefore, this study suggests the following recommendations in order to enhance employee quality of work and boost work engagement among employees in Nigerian banks:

a. Management should study their workforce across all ages and sex to better understand what they succinctly require in order to be engaged. Management of banks must understand that there are peculiarities in human behaviour in organisations and what individual employee wants to be productive differs from another employee. What some baby boomers want in an organisation is not what those who have attained mid-age want in terms of career development, work environment, among others.

b. Banks' managements should use work engagement intervention strategies like job resources, leadership training, personal development techniques, enhanced work environment, and work-life balance for the workforce. Also creating meaningful work for employees will help to stimulate their engagement approach with the

organization. Meaningful work concept means that when their job task in the bank makes good use of their skills and abilities at work, employees will be duly absorbed to their tasks and operations of the banks. A majority that studied engineering in Universities are found in banks chasing deposits for the bank to increase their capitalization. Thus, when their skills and abilities match whatever tasks assigned to employees such individual will be positively engaged. It is not possible to be engaged in the banking system if the employee does not feel like the task he/she is handling, is not engaging. A scenario such as this will establish a solid emotional state of connect and excitement at work, adequacy and immersion.

c. Management of banks should use commensurate reward system and recognition strategy for the workforce. The key emphasis of employees working is to earn a living which assists in fulfilling their ambitions. Therefore, equitable pay along with a robust reward system as well as recognition of programs will steer up engagement in employees and lead to dedication, absorption and exerting desirable energy at work. Also, clear and open communication, quality of interaction among colleagues, effective collaboration, favourable organizational policy are all germane factors to boosting employee engagement.

7. Practical Implication

The study outcomes demonstrate explicit engagement interventions can duly adhere to irrespective of workforce diversity of employees in the organisations. Nevertheless, they should take cognizance

of age and sex stratifications of the workforce so important, reward system, trust in leadership in the organization when planning engagement interventions for banks in developing nations. As banking activities in Nigeria are so challenging given the several reforms that have been initiated and implemented in the past few years, employee engagement practices may like not realistic in this sector. The study offers managers a better idea of these socio-demographic profile differences among Nigerian banking employees which will help in devising suitable engagement interventions concerning the needs and priorities of the workforce. Again, employees and managers should not conclude on the final decision of employee

engagement exclusively based on socio-demographic features as there is a preponderance of fundamental individual and organizational determinants of employee engagement in the workplace. This study is limited to only banks in Nigeria as other sectors are not factors in the population. It is considered as a potential limitation as generalizability may become an issue because of socio-cultural realities in the workplace. The study is also restricted in methods and derived its research instrument from existing scales the reason being that the ecosystem that the instruments have been originally used was for that purpose only adopted for Nigerian business environment, thus it might be a limitation.

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