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**Establishing Employee Engagement for Organizational
Commitment:**

A Case of Dubai Islamic Bank Kenya Limited



Master of Business Administration

2019

**ESTABLISHING EMPLOYEE ENGAGEMENT FOR ORGANIZATIONAL
COMMITMENT:
A CASE OF DUBAI ISLAMIC BANK KENYA LIMITED**

REGINA EDITH WANJALA - MBA/46657

Submitted in partial fulfilment of the requirements for the Degree of Master's in
Business Administration at Strathmore University



Strathmore University Business School,
Strathmore University
Nairobi, Kenya

September, 2019

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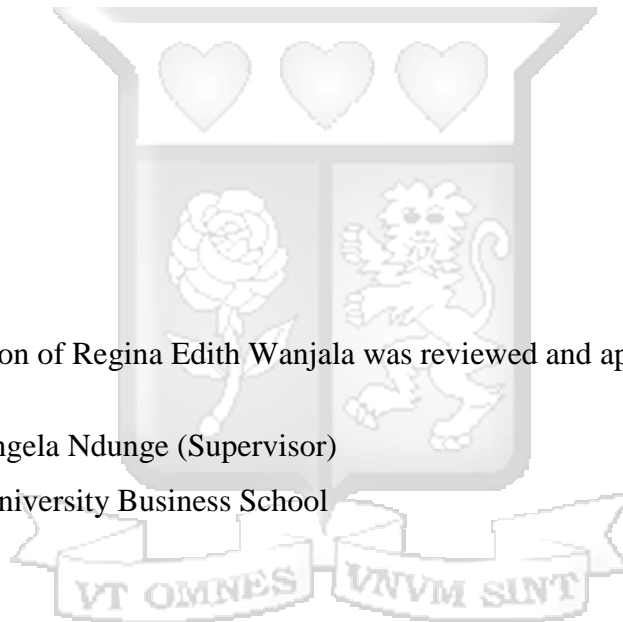
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ABSTRACT

This paper sought to analyse the levels of employee engagement, the factors that affect employee engagement at Dubai Islamic Bank Kenya Limited and the relationship that exists between employee engagement and organizational commitment with the aim of establishing engagement levels at the organization, recommending engagement drivers and improved organizational commitment.

The study adopted a quantitative research method and was conducted at Dubai Islamic Bank Kenya Limited a subsidiary of Dubai Islamic Bank - United Arab Emirates. It targeted a sample size of 76 employees drawn from the various departments and sections within the organization. The Utrecht Work Engagement scale was used to analyse the level of engagement at the Organizational Commitment Questionnaire was used to analyse the level of organizational commitment. A pilot test was undertaken to test the validity of the research tool and Cronbach's alpha was used to check for reliability.

It was found that the employees in the organization were often engaged, leadership (Manager), the work, processed, company reputation, learning and development were the top determinants of employee engagement at the organization and engagement and organizational commitment were positively correlated. Gender and Age were measured against engagement and it was found that the female and male employees did not have varying engagement levels. Further, the age factor did have variation to engagement meaning that engagement varied according to the age especially for the senior members of staff.

Key Words: Employee Engagement Levels, Factors affecting employee engagement and Organizational Commitment

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DEDICATION

I would like to thank the Good Lord who made all things possible to undertake the program as impossible as it seemed in the beginning.

To my best friend, my confidant and my growing old partner Bernie, you pushed that I start the journey, took the ride with me and helped me to stick it out and now we cross the finish line. Till Death Bernie.

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To my siblings Saru, Jimmy and Dickie who ensure that I always seek greatness and have great belief in my capabilities.

Greatness or Death!



CHAPTER ONE: INTRODUCTION

1. Introduction

This chapter introduces the study and give a general overview of the study. It contains background of the study, he problem statement, research questions, research objective, scope and limitation of the study.

1.1. Background to the Study

In modern day business and in the new Human Resource Management era, hiring the right people and keeping them engaged during prosperous and turbulent times is what many organizations seek to achieve. Employees by their human nature are not engaged 100% all the time throughout the year. By the virtue of being humans, no one is engaged all the time in their personal or professional lives. Kahn (1990) defined employee engagement as “harnessing organizational members’ selves to their work role; in engagement, people employ and express themselves physically, cognitively and emotionally during role performances”. Harter (2002) went on to define engagement as “the individual’s involvement and satisfaction as well as enthusiasm for work”. Ologbo and Saudah (2012) concluded that “Employee engagement is therefore the level of commitment and involvement an employee has towards his or her organization and its values.”

In early 20th Century, organizations adopted a downsizing strategy to stay afloat in turbulent times. This resulted in employees coming to the realization that they could not stay in the same organization until their retirement age as employment was not guaranteed by the employers. In effect, the employees that remained after a downsizing period could also be said to struggle with the reality that one day they too would be considered redundant, the organization would cancel its employment contract thus creating a non-comital atmosphere for the employees. When organizations turn to employee downsizing during turbulent times they create an atmosphere of lower engagement levels and commitment from employees and as a result, employees would be willing to voluntarily walk out on the employer.

Employee commitment can be said to be some form of willingness and desire to stay a course of action. In employment terms, commitment is said to be the employee’s attitude towards an organization.

How they think determines the extent to which the employee identified with the goal and values, mission and vision of the organization (Peng, et al., 2016). In recent years, employee engagement has been coined into employee experience to cover both the definition of engagement and commitment. Employee experience is said to be a broader definition to the life cycle of a worker and as such cover's engagement and commitment.

Little research has gone into understanding employee engagement and commitment for new organizations. The assumption could be that since the organization is new, they would intentionally use research to identify strategic ways to engagement employees and would undertake proposals that would seek to enhance employee commitment both in the short and long run of the employee work-life cycle with the organization. Some new organizations seem to have gone through this path whereby from the onset they employed strategies that ensured that employee engagement is key and is at the top of their order of business. Virgin Atlantic seems to be one such organization. In modern times, businesses have come to the realization that engaged employees are a competitive advantage and as such, budgets and costs have been put aside to ensure that employees are fully engaged.

The objective of this study was to evaluate the factors that influence employee engagement as a determinant of Organizational Commitment, what the engagement levels are at the organization and whether there is a relationship between employee engagement and organizational commitment at the organization. How do new organizations engage their employee to create an atmosphere of commitment among the workforce? Previous studies have focussed on engagement and commitment for well-established organizations and few studies have focussed on new organizations in the banking sector within the Kenyan context.

1.1.1. History of Dubai Islamic Bank Kenya Limited

Dubai Islamic Bank PJSC is an Islamic Bank in Dubai that was established in 1975, the first bank that had fully implemented Islamic banking principles and practices and is the largest bank in United Arab Emirates. It is a public joint stock company with its shares listed on the Dubai Financial Market.

Dubai Islamic Bank Group has over 8000 employees and a strong presence across the emirates with growing international operations in Asia, Middle East and Africa. The group has been involved in international partnerships which have seen the establishment of Dubai Islamic Bank Pakistan which commenced its operations in 2006. The group has assets of nearly 40 billion dollars and a market capitalization of 7 billion US dollars. It is fast being recognised as a formidable force in Islamic Finance and the most progressive Islamic Finance Institution in the world.

In early 2015, the Dubai Islamic Bank group sought to establish a footing in Africa and planned to open doors in the east African country of Kenya.

To undertake this project, Dubai Islamic Bank established a team of employees to run with the project set up in Kenya. They were sent into the country to carry out research, develop strategies on how to break into the industry and commence the activities.

The first employees reported to the newly formed DIB Bank Kenya Limited in the month of July on the 1st day. In November 2015, the Central Bank of Kenya placed a Moratorium which thus stopped the licensing on new banks with immediate effect (Central Bank of Kenya, 2015). The moratorium had no period to it and as such it placed all the employees on board in limbo since they did not know what their fate in Dubai Islamic Bank Kenya Limited (Information) was. The employees had until the time been working on setting up systems and put structures in place awaiting the licensing and thereafter role out of the bank into the Market. This momentum was thereby halted with staff reorganizing their arrival and departure times, the Bank offices and halls were empty most of the days as staff arrived late and left early. In August 2017, the Government of Kenya signed into law a proposal to cap interest rates to a fourteen percent minimum (Kenya Gazette Supplement, 2016). This created more employee disconnection as it seemed the job market in the Financial Industry – banking would become difficult since banks decided to halt their recruitment to control operational costs. Earlier in that same year, March 2017, the Central Bank of Kenya lifted the moratorium thereby granting Dubai Islamic Bank Kenya Limited a Banking Operating License (Kenya, 2017). This allowed the bank to open its door to the market.

It was exactly one year after the moratorium was lifted when the research commenced and employees at Dubai Islamic Bank seemed engaged or disengaged and are struggling to meet the set performance targets set by the parent company in Dubai. Commitment could be dwindling since the employees are likely to be disengaged.

1.2. Organizational Commitment

Organizations are constantly seeking ways and means of engaging their employees to have higher levels of commitment and thereby derive the positive benefits of engagement and committed employees.

The benefits vary from increased retention, employee presence, work accomplishment, quality of work and employee personal sacrifice for the best interest of the company. The Society for Human Resource Management (2006) published a report that defined commitment as “willingness to persist in a course of action and reluctance to change plans often owing to a sense of obligation to stay the course” (Vance, 2006).

Allen and Meyer (1990), indicated that organizational commitment was a psychological state that binds the individual to the organization and Peng, et al., (2016) extended this notion by opining that organizational commitment referred to the worker’s attitude toward the company and the way of thinking determined the extent to which the worker identified with the goals and values, vision and mission of the organization.

Organization Commitment here shall be used to refer to “the relative strength of an individual’s identification with and involvement in a particular organization and can be characterized by a strong belief in and acceptance of the organization’s goals and values, willingness to exert considerable effort on behalf of the organization and a strong desire to maintain membership of the organization” (Mowday, Steers, & Porter, 1979).

Several research have shown that there are several factors that affect organizational commitment. Among them: Employee – Supervisor relationship, internal communication, job security, remuneration, career progression and engagement.

In this study we shall focus on Employee Engagement and how it relates with Organizational Commitment.

1.3. Employee Engagement

The idea of employee engagement is relatively new for Human Resource Management. Shuck and Karen (2010) made several references to the different authors, professional societies, consulting groups and organizations that had made effort to make Employee Engagement a popular term. Their work sought to find how the concept developed and where it lies within Human Resource Development Field and the different definitions of the term Employee Engagement and they concluded that “Employee engagement can be a place of motivation, commitment, success and even self-actualization.”

More recent research has Kaliannan and Adjovu (2014) indicated that the concept of Employee engagement did not have much research work done on the field.

The novelty of employee engagement concept explains the drive for many global organizations to have their Human Resource Function up and running and complement the unit with competent employees. Ologbo and Saudah (2012) reiterated that “With the increasing awareness that the greatest asset of any organization is its people, organizations are now turning to HR to set up strategic agenda for the enhancement of employee engagement and commitment”. People are the key drivers to organizational progression and survival and as such they need to be engaged to be productive. Kaliannan and Adjovu (2014) indicated that there were seven employee engagement strategies that their case study organization in an African context had employed. These included Work Environment, Human Resource Practices, Employee – Supervisor Relationship, Job Satisfaction and Organizational Culture. Many researchers have found that when organizations have engaged employee organizational commitment is a derived result. (Shuck & Karen, 2010), (Saks A. M., 2005).

Various definitions have been published to expound on the term Employee Engagement. In this study Employee engagement shall refer to “harnessing of organization members’ selves to their work roles and the simultaneous employment and expression of a person’s preferred self in task behaviours that promote connections to work and to others, personal presence and active full role performance” Khan (1990).

The Chartered Institute of Professional Development (2006) reported that two significant drivers of employee engagement were employees having a voice and employees being well informed of the happenings in the organization. Employee Development has also been found to affect engagement whereby the individual acquires new knowledge and skills and develop new approached to their daily work life (Ologbo & Saudah, 2012). Further, research by Maugo, A (2013) found that Rewards and Benefits were determinants of engagement at Nation Media Group in Kenya. Co-worker influence and Team Work have been found to affect employee engagement.

Organizations that encourage Team Work and positive employee relations have higher employee engagement. Mishra and Mohanty (2016) found that age, leadership, co-workers, customers, work, resources available, processes, career opportunities, learning and development, work life balance, performance assessment, diversity, company reputation rewards and benefits and recognition affected engagement at the organization under study.

This study shall focus on finding out what the current employee engagement levels are and the factors affecting engagement of the employees at Dubai Islamic Bank Kenya Limited.

1.4. Research Problem

Employment of staff members into Dubai Islamic Bank Kenya Limited began in July 2015 and it took close to two years for the organization to commence working operations and conduct business. In these two years, the Central Bank of Kenya placed a Moratorium effectively stopping licensing of new bank issues with interim approvals (Kenya, 2017). The law makers also went ahead and place an interest cap on facilities to be issued by banks (Kenya Gazette Supplement, 2016). These actions placed on limbo the operations for the institution that had already began activities geared towards full operations.

Further, the parent organization is in the United Arab Emirates creating a distance and time gap and between the two nations and there exists cultural differences, interrelation differences, different management and communication styles as one would expect from difference nations aiming to conduct business together (Hill, 2018).

In addition, the Emiratis seem untrusting of foreigners as in Dubai a foreigner is required to apply for a certificate of good conduct to obtain a working visa (Malek, 2018).

The Bank is new in the market and has strong presence in the middle east market. The employment rule and principles are different, culture and the business market is different yet it would seem the parent organization could try and ensure that the child operates using similar business models in use at the parent company. The market changes and differences eminent in the organization and its' parent company could influence the employees in one way or another in terms of their commitment and engagement.

How the employees on board have managed to stay engaged and committed to their work or the lack thereof is among this paper's objective. There exists little study information and research that has been done around employee engagement in setup organizations and more so for Global firms choosing to invest in African Nations. This study therefore seeks to find out the levels of employee engagement, the factors that are affecting employee engagement at the institution and the relationship between employee engagement and organizational commitment.

1.5. Research Objectives

The broad objective of the study was to find out what were the underlying factors that contributed to employee engagement in the work place and especially for an organization that is new in the financial sector in Kenya.

The specific objectives were:

- i. To measure the levels of employee engagement at Dubai Islamic Bank Kenya Limited;
- ii. To explore the factors affecting employee engagement at Dubai Islamic Bank Kenya Limited;
- iii. To determine the relationship between employee engagement and Organizational Commitment at Dubai Islamic Bank Kenya Limited;

1.6. Research Questions

The study seeks to answer the following questions:

- i. What are the levels of employee engagement at Dubai Islamic Bank Kenya Limited?
- ii. What are the factors affecting employee engagement at Dubai Islamic Bank Kenya Limited;
- iii. What relationship exists between employee engagement and organizational commitment at Dubai Islamic Bank Kenya Limited;

1.7. Scope of the Study

The study focussed on the case of Dubai Islamic Bank Kenya Limited where the employees were the respondents and they gave their opinion on their levels of engagement, the factors that affected their engagement and their commitment to the organization. The sample size of the respondents was 76 from all the departments at Dubai Islamic Bank Kenya Limited.

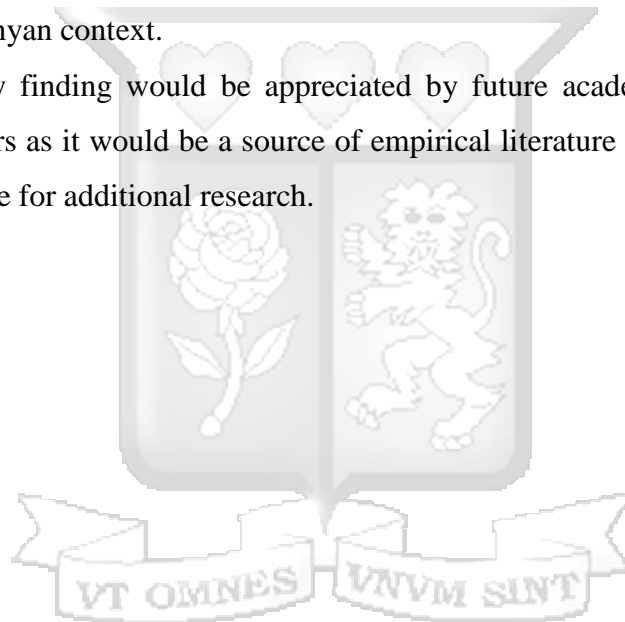
1.8. Significance of the study

The Business operating environment is changing, and employees are looking for ways to change the world and leave a positive impact while at it. The work force is demanding to have policies in place that encourage work life balance whereby employees can engage themselves both in the family set up and in the office. Work life policies are slowly becoming a must have for forward thinking organizations as having these in place encourage employee engagement and it is said that turnover reduces significantly for organizations who hire the right employees, put in place policies that are employee friendly and encourage family and work balance. As such, employees seek employers or work that is engaging and has policies that encourage engagement since an engage employee is productive and a productive person achieves goals.

Organizational Commitment is a driving factor for many employers. They seek a workforce that is loyal to their goals and objectives and as such employee who shall be willing to go over and above their call of duty to apply themselves in their roles, duties and responsibility in the workplace.

For an organization that is new in the market and seeks to establish itself in the industry, how should it engage its' workforce to derive engagement and what drivers should they put in place to ensure the employees are committed? This study aimed at identifying the current levels of engagement of the employees at Dubai Islamic Bank Kenya limited, why they were engaged or disengaged, the factors affecting their engagement and how their engagement was affected or affects their commitment to the organization. The study would help the Management at the organization come up with initiatives of engagement and thereby gaining organizational commitment from the workforce. Other Global investors seeking to establish a Financial Sector venture in the country will also gain from this study on the significance of engagement and organizational commitment to employees in the Kenyan context.

The study finding would be appreciated by future academicians, scholars and researchers as it would be a source of empirical literature and the study area will be suitable for additional research.



CHAPTER TWO: LITERATURE REVIEW

2. Introduction

This section presents the Theoretical and Empirical review of literature.

2.1. Theoretical Framework

There seems to be unclarity among scholars as to when the concept of employee engagement began but more so whether the discipline had been exploited before or there is increased interest in area in recent years. Many scholars on the subject refer to Khan's 1990 research where he defined employee engagement as "harnessing organizational members' selves to their work role; in engagement, people employ and express themselves physically, cognitively and emotionally during role performances" (Kahn, 1990). Khan was of the opine that people had varying levels of themselves that they prefer to use and show depending on prevailing circumstances.

(Shuck & Karen, 2010) indicated that different professionals, scholars, organizations and consulting groups had made recent effort to make the term employee engagement popular. They sought to assess the historical development of the term by means of integrated literature review and they indicated that the concept had been recently popularised, but the term was not conceptualized and defined consistently.

Employee Engagement levels have also not received much academic research. Management organizations have driven the agenda of deriving the different engagement levels that employee experience. For instance, Don Rheem (2018) a writer with Forbes Books stated in an article on levels of employee engagement that there were four levels of employee engagement as Highly Engaged ('A' Players), Actively Engaged, Engaged and Somewhat Disengaged. Robyn Reilly (2014) in a Gallup article indicated that there were three type of employees: Engaged, Not Engaged and Actively Disengaged.

Thomas (2009) indicated that there were three levels of engagement: Committed Members – Highly engaged and intrinsically motivated, Compliance Members – doing what is required but dependant of extrinsic rewards and Complacent Members – disengaged and often complaining to other group members.

Society for Human Resource Management (SHRM) in a research on Employee Engagement indicated that engagement levels varied based on the job, the work itself and the job category. They went on further to indicate that the levels of engagement varied from a scale of 1 to 5 with one being least engaged and five being most engaged and an index may be derived from this scale (SHRM, 2016).

Research has also delved in analyzing employee engagement drivers. Saks (2006) found that job characteristics, perceived organizational and supervisor support, rewards and recognition, procedural justice and distributive justice influence employee engagement. Vance (2006) identified learning and development, mission and vision of the company, treatment of people, work-life balance policies and practices, employee reward influenced engagement.

There are various theories that are attributed to Employee Engagement. These models have arisen from two research areas: job burnout and employee well-being (Maslach & Leiter, 1997) and Khan's (1990) study on personal engagement and disengagement. This research shall be drawn from the Social Exchange Theory that was elaborated by Saks A. M. (2005). For the purpose of instrument development employee engagement shall be defined as "harnessing of organization members' selves to their work roles and the simultaneous employment and expression of a person's preferred self in task behaviours that promote connections to work and to others, personal presence and active full role performance" Khan (1990). Organization Commitment shall be used to mean "the relative strength of an individual's identification with and involvement in a particular organization and can be characterized by a strong belief in and acceptance of the organization's goals and values, willingness to exert considerable effort on behalf of the organization and a strong desire to maintain membership of the organization" (Mowday, Steers, & Porter, 1979).

2.1.1. Burnout Approach

In this view, engagement is viewed as the opposite of a burnout. The more engaged as employee is the more burnout they face. They are opposite on a single side of a continuum. According to Maslach et al. (Maslach, Schaufeli, & Leiter, 2001), job burnout results from six critical areas of the organizational life (Workload, Control, Rewards and Recognition, Community and Social Support, Perceived fairness and Values).

The higher the gap between a person and any of the six critical areas of organizational life, the higher the level of burnout.

Alternatively, the higher the match between the person and the organizational life, the higher the level of engagement. They concluded, that gaps led to burnout while matches led to engagement.

2.1.2. Job Demands-Resources Approach

The Job Demands-Resources model (Bakker & Demerouti, 2007) came about on the Burnout Approach. Here they opined that burnout developed from high job demands and lack of job resources. High job demand lead to exhaustion while lack of job resources led to withdrawal behaviour thus disengagements. The basic proposition of the Job Demand-Resources model is that “job resources and job demand operate through a number of processes to influence engagement and burnout” (Saks & Gruman, 2014). Bakker et al opined that availability of job resources create motivation which lead to higher engagement, positive attitude and well-being thus lower burnout. These resources also help people cope with job demands thereby reducing the negative effects of job demand (exhaustion, stress etc).

2.1.3. Needs Satisfying Approach

This approach was coined form Khan’s (1990) study. He found that a person’s degree of engagement arose from three psychological conditions: Meaningfulness (i.e. feeling of receiving return on investment of one’s self in job performance), Safety (i.e. feeling able to show and employ oneself without fear of negative consequences) and Availability (i.e. belief in having the physical and mental resource to engage themselves at work).

Nature of the job influenced meaningfulness; psychological safety was mainly impacted by the social environment and availability depended on the individual resources that people brought to their role performance e.g. physical energy. This was later summarized to mean that when the job is challenging and meaningful and the social environment is safe and personal resources are present an employee shall be engaged.

2.1.4. Social Exchange Theory

This theory is the most acceptable theory of assessing employee engagement. Peter Blau, George Homans, Harold Kelley and John Thibaut are indicated as being largely responsible for the theory. In *Social Exchange as Behaviour*, the author advanced the social exchange (Homans, 1958).

The theory presupposes that social exchange occurs when resources (love, status, money, goods and services) are exchanged. Its principle is that relationships evolve and develop overtime into trust, loyalty and mutual commitment. When translated into the organizational context, staff members who receive financial and socioemotional benefits from the employer feel an urge to repay hence a two-way engagement relationship is created. One way to repay their organization is through their level of engagement (Saks A. M., 2005). Saks further went on to indicate that “employees will choose to engage themselves to varying degrees and in response to the resources they receive from their organizations. Bringing oneself more fully into one’s work roles and devoting greater amounts of cognitive, emotional, and physical resources is a very profound way for individuals to respond to an organization’s actions.”

The central tenet of this theory is that people make social decisions based on perceived costs and benefits (Cropanzano & Mitchell, 2005). This theory provides a basis to explain why individuals become engaged in the workplace and whether they would stay with the organization. When employees receive resources from the organization, they feel an obligation to repay the organization and thus bring themselves more deeply in their jobs and role performances hence greater levels of engagement. When an organization fails to provide resources, employees withdraw both physically and mentally and as such withdraw from their job and role performances thereby becoming disengaged.

This study shall be pegged on the Social Exchange Theory that was elaborated by Saks. M. (2005) by using concept of reciprocity where both parties engage in a reciprocal relationship of issuing a benefit pegged on previous contribution by the other party. Agyemang and Ofei (2013) indicated that employees who are engaged have a feeling of repaying of obligation to response and repay the organization in some form (Cohen, 1993).

One way to respond is by increasing their commitment to the organization (Cropanzano & Mitchell, 2005). Hence an engaged employee is likely to be committed to the organization (Agyemang & Ofei, 2013).

2.2. Empirical Literature

2.2.1. Employee Levels of Engagement

How can one tell whether an employee is engaged or not? To what level or degree is an employee engaged? There is little academic research and information is available in literature on the level of employee engagement. Literature around employee engagement indicate that it is measured via a survey. According to Wesley and Krishnan many names are used for the survey ranging from work climate improvement survey, engagement survey and an attitude survey (Wesley J & Krishnan S, 2013). They conclude that very few empirical studies use the term employee engagement as a subject for scientific investigation. It has been noted that high engagement levels and high-performance levels are linked and that these provide basis for engagement as the new best way to manage employees (Keenoy, 2013). High levels of engagement have been seen to be of benefit to the organization including high performance.

Rheem stated that there were four levels of employee engagement: highly engaged employees who are the high performers, the actively engaged who would compose between 5 and 15% of staff in an organization, the engaged who comprise between 20 and 25% of staff population and the somewhat engaged who according to the author work based on the time meaning they arrive and leave on time and give what is bare minimum to their roles (Rheem, ForbesBooks, n.d.).

Clark (2018) opined that employees with higher engagement levels were more willing to work hard for the organization's success

Christian et al found that low levels of engagement have been viewed as having an association with impaired well-being for employees and associated with low levels of performance for organizations (Christian, Garza, & Slaughter, 2011).

According to Saks and Gruman (Saks & Gruman, 2014) there have been inconsistency in the measurement of Employee Engagement.

They indicated in their research that there existed seven different scales and most of them revolved around Khan's (1990) engagement definition. Each of the scales had different points on engagement that they would consider. From May et al, Rich et al, Soane et al to Stumpf, Tymon and Van Dam each of the different scales developed by the different researchers had different dimensions of engagement to be measured.

In their analysis Saks and Gruman (2014) settled for the Utrecht Work Engagement Scale that originally consisted of seventeen items that measured vigor, dedication, and absorption dimensions. The scale was later shortened to nine items because "Researchers strive to include as few items as possible for measuring a particular construct because respondents should not be unnecessarily bothered" (Schaufeli, Bakker, & Salanova, 2006).

There is a gap in academic literature on employee engagement levels and this study looks to fill in this gap by providing literature into how measure employee engagement levels and how to interpret the same. By measuring the levels, the researcher intended to analyse what factors affected the engagement and whether employee engagement and organizational commitment were related at the organization.

2.2.2. Factors Affecting Employee Engagement

According to (Schaufeli & Bakker, 2004) employee engagement can be linked with job characteristics such as resources, motivators or energizers (social support from co-workers and one's supervisor), performance feedback, coaching, job autonomy, task variety, and training facilities. They further stated "employees who take the positive feelings from their work home or vice versa exhibit higher levels of engagement compared to those where there is no positive cross-over between the two different domains (Schaufeli & Bakker, 2004).

In the current age, it is vital for every organization to have an Employee Engagement Strategy. Melcrum (2005) stated that "to fully embed an employee engagement strategy as a bona fide business issue requires commitment to building an integrated and multifaceted strategy."

Employee engagement requires more than committed employees doing their roles and tasks, achieving their personal motivators and enjoying their colleague's company (Masarech, 2004).

Attrige (2009) in his study of employee work engagement found that work engagement could be improved through adoption of workplace behavioural practices that included supervisory communication, job design, resource support, working conditions, corporate culture and leadership style. In another research on work engagement from an employee's perspective, the researchers found that relationship development and attachment to co-workers, workplace climate and opportunities for learning were key for employee engagement. (Shuck, Rocco, & Albornoz, 2011).

A study by Mishra and Mohanty in a company in India (Mishra & Mohanty, 2016) found that age, senior leadership, manager, colleagues, customers, work, resources, processes, career opportunities, learning and development, work-life balance, physical work environment, policies, people practices, performance assessment, diversity, company reputation, pay, benefits and recognition were associated with employee engagement.

The age factor indicated that older workers tended to be more engaged than the younger workers. Mishra and Mohanty went on further to indicate how each of the factors impacted employee engagement. On senior leadership, they found that their involvement led to engagement drivers such as career opportunities, learning and development and a warm organizational culture. They referenced a study by AON Hewitt that revealed engaged managers make an engaged team. Thus, senior leadership and managers influence engagement. They found in their research that organizational life did not affect engagement in their study. Instead literature proved that good Human Resource practices did impact employee engagement. Hygiene factors such as physical environment and organizational process did have an impact on employee engagement and the organization.

In the research of Sadiq M. (2016) Employee Engagement: A Conceptual Framework (Sadiq, 2016) the Researcher found that there were Ten C's that can help leaders engage with their employees: Connect, Credibility, Convey, Control, Contribute, Congratulate, Confidence, Collaborate, Clarity and Career.

They went on further and indicated the factors that influence employee engagement as follows: Recruitment and Selection, Job Design, Career Development, Opportunities, Leadership, Empowerment, Equal Opportunities and Fair Treatment, Training and Development, Performance Management, Compensation, Health and Safety, Job Satisfaction, Communication and Family Friendliness.

In a study by Wollard and Shuck (2011) on the antecedents to employee engagement structured literature review, they found that there were 42 antecedents/factors that influence engagement. According to the Job Demand – Resources model quantitative, cognitive and emotional demands required of an individual in the workplace may lead to burn out and disengagement since job demand cost effort and energy. Job demands comes with high quantitative, cognitive and emotional demands on the individual and this could have a positive effect on engagement as they a person is required to employ themselves. This explains the Social Exchange Theory.

In a study carried out in South Africa by Rothmann and Jordaan, (2006) they found that job demand (amount of work and pace) did not affect work engagement. But their study found availability of growth opportunities in the job (variety, learning opportunities and autonomy) and advancement opportunities (remuneration, training and career advancement) significantly affected engagement (Rothmann & Jordaan, 2006).

Studies by Ngobeni and Bezuidenhout (2011) and Mokaya and Kipyegon (2014) also found that opportunities for growth and development and lack of affected engagement. Moyaka and Kipyegon (2014) in their research on the determinants of employee engagement at Cooperative Bank in Kenya also found that engagement was greatly influenced by performance management, personal development and growth, workplace recreation, and remuneration packages.

A study conducted in Presbyterian University of East Africa by Kariuki, (2015) on the role of job design on employee engagement found that job autonomy (decision making, creativity and responsibility) and job feedback (supervisor's involvement and feedback) were significantly related to engagement. Truss et al. (2010), found that meaningful work was a major driver for engagement among all employee groups.

Some studies have indicated that interpersonal relationships affect employee engagement. Rothmann and Jordaan (2006) found supervisory support to affect engagement, Anitha (2014) found that social support was a positive indicator for engagement and Saks (2006) found that perceived organizational support and supervisor support were influential antecedents to employee engagement. Employees who receive social and supervisory support at the workplace develop trust, loyalty and mutual relationships overtime and following the Social Exchange Theory they are likely to reciprocate by being more engaged and overtime commit to the organization.

Values have also been seen to affect employee engagement. Saks (2006), found that procedural justice had influence on engagement, Truss et al. (2010) found fair and consistent management practice had a positive effect on engagement. Perceptions of fairness and justice help in creating for employees a sense of safety such that they are able to apply themselves to their roles without fear of victimization or retaliation from the employer.

This paper sought to explore what factors affected employee engagement at the selected Dubai Islamic Bank Kenya Limited – a subsidiary from Dubai Islamic Bank in United Arab Emirates and would be anchored on the works of Mishra and Mohanty (Mishra & Mohanty, 2016) who found that age, senior leadership, manager, colleagues, customers, work, resources, processes, career opportunities, learning and development, work–life balance, physical work environment, policies, people practices, performance assessment, diversity, company reputation, pay, benefits and recognition affected engagement in their study.

2.2.3. Organizational Commitment

Organizational commitment has been found to have a relationship with employee engagement (Ologbo & Saudah, 2012). Commitment is separate from engagement in that commitment is an attitude and it refers organizational attachment while engagement refers to extent of attentiveness and absorption of the employee in their role in the workplace (Mishra & Mohanty, 2016). For employees to be committed they need to be engaged in the organization, believe in its' mission and vision, see their future career with the organization and as such by into the organization's future.

Many organizations are seeking to establish employee commitment due to the derived benefits of long-term financial returns, loyalty, retention and competitive advantage (Geldenhuis, Kaba, & Venter, 2014). Commitment drivers are being sought to ensure that competitive advantage of committed employees is enabled.

In a research conducted to test the effect of employee engagement, work environment and organizational learning on organizational commitment, the research found that engagement had a significant positive effect on organizational commitment (Hanaysha, 2016). Similarly, Agyemang and Ofei (2013) in their research also found that there is a positive relationship between employee engagement and organizational commitment.

Chughtai and Zafar, (2006) conducted a study with the purpose of determining if selected personal characteristics, facets of job satisfaction and organizational justice influence organizational justice of Pakistani University teachers. They found that facets of job satisfaction and organizational justice were significantly related to organizational commitment.

Nareh (2012) did a study on internal marketing and employee commitment at banks in Ghana and found that empowerment, reward and training and development were positively related with employee commitment. Beukes and Botha (2013), in their study on organizational commitment, work engagement and meaning of work found the nurses who viewed their work as a calling were more committed to the hospital.

This study looked at Employee Engagement as an Organizational Commitment driver and it sought to analyse how the factors affecting employee engagement: Personal Factors (Age), Job Characteristics (workload and resources and team work), and Organizational Factors (Management/Leadership, use of resources, Company reputation, Strategy, Rewards and Benefits, career opportunities, learning and development and Performance System in place) drive engagement at Dubai Islamic Bank Kenya Limited.

2.2.4. Employee Engagement and Organizational Commitment

In many research papers, the researchers have associated commitment with engagement and as such engagement acts as an antecedent to organizational commitment by employees.

Though completely different, the two terms interact at job satisfaction the point at which an employee enjoys their job and role performances and as such become engaged in the long term they pledge their loyalty to the organization and all that the organization aims for and values.

In a recent research by Wachira (2013) she sought to find out the relationship between employee engagement and commitment at a financial institution in Kenya. The results indicated that there was a relationship between employee engagement and commitment at the Bank. The researcher opined that engaged employees with high levels of job satisfaction may attribute those enjoyable, fulfilling feelings to the support they receive from the organization developing a feeling of both appreciation and obligation towards the organization for its support and benefits (Wachira, 2013). In a research in South Africa on organizational commitment, engagement and meaning of work found that work engagement and organizational commitment had a positive correlation. Those who are engaged in their work will be more committed to the organization or if they are more committed they will be more engaged (Beukes & Botha, 2013). In another study on happiness, work engagement and organizational commitment the researchers found that affective organizational commitment had a positive relationship with satisfaction with life, well-being and work engagement (Field & Buitendach, 2011). They also found that work engagement was the most predictive of affective organisational commitment and that the later was an aspect of work engagement. Simons and Buitendach (2013) in their study of psychological capital, work engagement and organizational commitment found that employee engagement and organizational commitment were related positively to each other. Their study supported international research studies on positive relationship between work engagement and organizational commitment (Simons & Buitendach, 2013; Saks A., 2006).

2.3. Critique of Literature Reviewed

Several empirical literatures were reviewed. Saks and Gruman (2014) looked into employee engagement levels and discussed in detail the Utrecht Work Engagement Scale as a measure of employee engagement levels and the various theories around employee engagement, Mishra and Mohanty (2016) conducted a research on the predictors of employee engagement in India and listed various factors that they found affected employee engagement, Ologbo and Saudah (2012) research into individual factors and work outcomes of employee engagement and found that organizational commitment was a result of engaged employees, Agyemang and Ofei (2013) carried out a research on the extent to which employee engagement related to organizational commitment and it revealed a positive correlation and Hanaysha (2016) tested employee engagement on organizational commitment and this too resulted into a positive correlation of the variable employee engagement and organizational commitment.

Though these studies concentrated on employee engagement and organizational commitment, they were done on a global setting and did not take into consideration the dynamics of setting up a new Financial Institution in the African context. Studies have been conducted in Africa on the influence of employee engagement on organizational commitment Agyemang and Ofei (2013), Kariuki (2015), Beukes and Botha (2013), Simons and Buitendach (2013), Field and Buitendach (2011).

This research wishes to fill the research gap of measuring and identifying the levels of engagement at a new financial institution that recently began operations in Kenya. It sought to establish what factors affected engagement of the employees at the institution considering the acumen provided by the other research papers and whether employee engagement and organizational commitment were related in the organization.

To the best of the researcher's search, no extensive research has examined employee engagement and organizational commitment in a new international venture in Kenya. This study therefore attempted to bridge this gap and further deepen understanding in this area by understanding engagement levels of employees in a set-up financial institution and individual engagement factors that affect their engagement at the institution.

2.4. Conceptual Framework

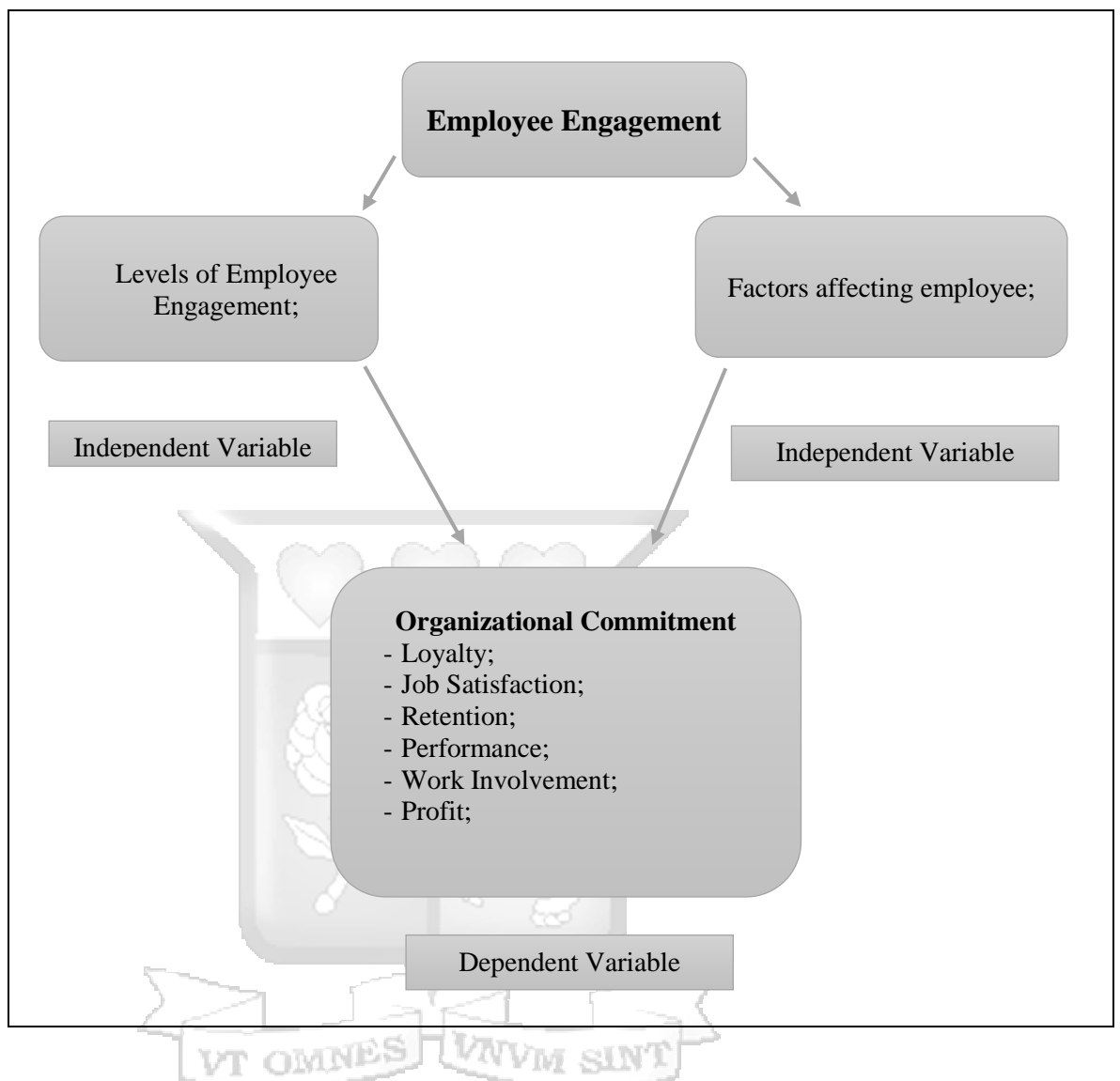


Figure 1: Conceptual Framework

Source: (Researcher, 2019)

CHAPTER THREE: RESEARCH METHODOLOGY

3. Introduction

This chapter focusses on the methodology and procedures that were used in the study. It indicates the research design, the population, the sample design, data collection instrument and procedure, the analysis and the ethical considerations.

3.1. Research Design

The study adopted a quantitative research design as it sought to answer the question of what and the how of an event and understand the cause, effect and relations of variables under study. Quantitative research design is an investigation into a social or human problem, based on testing a theory composed of variables (De Vos, Strydom, Fouche, & Delpont, 2007). They are measured with numbers and analysed with statistical procedures to establish whether theory holds true (Beukes & Botha, 2013). This study therefore sought to statistically measure the levels and factors affecting employee engagement and intended to find out the relationship between the variable's engagement and commitment at Dubai Islamic Bank Kenya Limited. The study used the Social Exchange Theory as the base theory for the research.

The study can be further identified as descriptive design as it presented the description of the state of affairs as they currently exist (Kothari, 2004) and specify details of a situation, social setting or relationship. This study was a case study where the group was to be studied only once.

3.2. Population and Sampling

Population refers to the entire populations the research intends to cover/study. The target population for the study was the current fulltime employees of Dubai Islamic Bank Kenya Limited which had a total population of 95 as at February 2018.

According to Saunders et al. (2016), sampling and sampling techniques enable one to reduce amount of data needed to collect by considering only data from a subgroup rather than all possible cases or elements. They went on further to expound that some research questions will require sample data to generalise statistically about all the cases from which the sample has been collected.

This research used Maximum Carination Sampling technique whereby the respondents (employees at Dubai Islamic Bank Kenya Limited) were purposefully

sought after to participate in the study. Due to the case study nature of this study, the researcher was limited to the respondent being employees at the organization. The study purposed to make recommendations to management at the organization hence the researcher aimed at receiving full participation from all the employees at Dubai Islamic Bank Kenya Limited. The technique was also heterogenous in nature and it sought to capture a wide range of perspectives relating to the area of study and gain great insight by looking at the study area from all angles.

The sample size for this research was determined using the following formula which was found to be the measure for research sample size:

$$n = (Z \text{ value})^2 * \text{Standard Deviation} (1 - \text{Standard Deviation}) / \text{Margin of error}^2$$

Where:

n = Sample Size z = Confidence Level at 95% scores 1.96

N = Population Size E = Standard Margin of Error (+-5)

Standard Deviation – Variation in the data from the sample

From the above formula the Sample Size needed shall be 76 with a Marginal Error of +/-5% and a confidence level of 95%. This sample size shall be representative of the entire population and it shall not be too large to analyse and neither too small to give inaccurate data. On counter checking the results with online sample size calculators, the sample size remains the same.

3.3. Data Collection Methods

A structured questionnaire was administered by means of an online survey system. Questionnaires are used for collecting data in survey research and they include standardised questions that explore a specific topic and collect information on demographics, opinions and attitudes. These enabled the researcher to save on time, costs associated with data collection and online data were easier to analyse using statistical data tools available to the researcher.

The first section of the questionnaire sought to collect Demographic data which was useful in analysing the responses regarding engagement levels and the

personal factors of engagement that affect the engagement of the employees at the institution.

The second section used the Utrecht Work Engagement Scale (UWES) questions to measure employee engagement (Schaufeli & Bakker, 2004) since it was the most recommended tool for measuring engagement survey (Saks & Gruman, 2014) and it distinguishes three dimensions of engagement as vigor (six items), dedication (five items) and absorption (six items).

The UWES tool scores on a seven-point Likert scale ranging from 0 – never to 6 – always. Several researchers have used UWES in conducting employee engagement such as Agyemang and Ofei (2013), Anitha (2014), Attrige (2009), Beukes and Botha (2013), Cohen (1993), De Vos et al. (2007), Field and Buitendach (2011), Geldenhuys et al.(2014), Hakanen et al. (2006), Hanaysha (2016) and Mishra and Mohanty (2016) among others.

The third section sought to evaluate the factors that affect employee engagement at Dubai Islamic Bank. Since there was no know measure of the factors, the research used the works of Mishra and Mohanty (2016), to derive which of the factors highlighted in their research affected the engagement levels of the employees at Dubai Islamic Bank Kenya Limited.

The forth section used the works of Mowday, et al. (1979), Field and Buitendach (2011), Simons and Buitendach (2013), Beukes and Botha (2013), Agyemang and Ofei (2013), Abdullah & Ramay (2012), Cohen (1993), Saks and Gruman (2014), Field and Buitendach (2011) and Allen and Meyer (1990) on Organizational Comitment Questionnaire to measure the levels of employee organizational commitment at Dubai Islamic Bank Kenya Limited. The questionnaire had three subscales to measure affective commitment, cognitive commitment and normative commitment. Affective commitment referred to level of emotional attachment to and identification with the organization, continuance referred to commitment employees associate with organization based on reciprocity and mormative referred to employees feeling they had a responsibility to remain with the organization (Beukes & Botha, 2013).

The questionnare consisted of 18 items measured on a five-point Likert scale comprising of 1 strongly disagree to 5 strongly agree.

3.4. Data Analysis

This section aims at processing the data collected by means of the questionnaire into meaningful information for deduction and conclusions. The data was analysed using descriptive statistics and inferential statistics. Inferential statistics allowed for inferences to be made on the population from the pilot sample. Descriptive statistics enabled data to be presented in a more meaningful way allowing for simpler interpretation of the data; standard deviation, median and means were used. Data was collected via the online system and was analysed by use of Statistical Package for Social Scientists (SPSS) (De Vos, Strydom, Fouche, & Delport, 2007). This software allowed the researcher to be able to interpret the data collected and make deductions from the said information. SPSS allows for data collection and organization since the data entry menu is like an excel worksheet in Microsoft Office. The software allows for data organization by editing different variables. It further allows for data output whereby once data is entered the software can create frequency distribution data which can be exported into other formats. This software is also the most recommended data analysis tool for research analysis as it analyses data and produces statistical reports efficiently.

3.5. Research Quality

To ensure research credibility, the data collected needed to be reliable, valid and objective. Saunders et al (2016) indicated that reliability referred to Replication and Consistency. Internal Reliability means that the research relies on consistency and External reliability refers to whether data collection technique and analysis would have comparable results if research was replicated by another or by current researcher at a future time. Validity refers to appropriateness of the measure used, accuracy of results analysed and generalisability of the findings (Saunders, Lewis, & Thornhill, 2016).

To ensure reliability the research instrument was subjected to uniform testing and the Cronbach Alpha test was performed on 17 employees (who were not part of the study). A coefficient of 0.70 and above implied that there is a high degree of reliability in research instrument.

The reliability values of the scales and tool used is shown below:

Reliability Statistics – Dependent Variable

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.778	.787	15

Table 1: Dependent Variable

Reliability Statistics – Independent Variable

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.977	.977	56

Table 2: Independent Variable

This meant that the research tool was reliable and had a high level of internal consistency for the scaling in use as the results are above 0.7 the minimum.

3.6. Ethical Issues

Permission to administer the questionnaire was obtained. An introductory letter was also be sent with the request to participate in the research. The respondents were be informed via email communication and on the questionnaire that they were participating in the research for Academic purposes and that they would choose to participate in the same by either continuing with the online questionnaire or quitting the same.

The participant responses were be anonymous, and information received from the respondents was confidential.

After the research was concluded, data collected was be kept in a password protected folder on an external hard drive. It was kept for a period of six months after which the data was to be discarded.

CHAPTER FOUR: PRESENTATION OF RESEARCH FINDINGS

4. Introduction

This chapter presents the findings from the quantitative data collected from all the employees of Dubai Islamic Bank Kenya Limited. The findings are organized in accordance with the research objectives of the which were: to establish the levels of

employee engagement at Dubai Islamic Bank Kenya Limited; to explore the factors that affect employee engagement at Dubai Islamic Bank Kenya Limited and lastly to determine the relationship between employee engagement and organizational commitment at Dubai Islamic Bank Kenya Limited. Statistical analysis was carried out with the use of IBM SPSS version 23.0.

4.1. Descriptive Analysis

4.1.1. Response Rate

The study targeted 76 respondents from across the entire business at Dubai Islamic Bank Kenya Limited. The online survey questionnaire managed to obtain +100% response rate of the target sample with 79 respondents participating in the research. The initial respondents were expected to be at 76 but given the positive uptake of the research 79 respondents were recorded. There was willingness by the participants to participate in the research and advance academic knowledge into the subject area. The research was also conducted with rigour allowing for participant involvement and hence 100% response rate. The researcher engaged with the respondents where possible to explain the purpose of the research and to clarify matters that were not clear to the respondent.

4.1.2. Respondent Profiles

The tool collected various demographic factors as highlighted below:

Age Group	Frequency	Percent	Valid Percent	Cumulative Percent
20 -29	8	10.1%	10.1	10.1
30 - 39	51	64.6%	64.6	74.7
40 - 49	17	21.5%	21.5	96.2
50 - 59	3	3.8%	3.8	100.0
Total	79	100.0%	100.0	

Table 3: Age of Respondents

Table 3 above shows that of the 79 responses received as opposed to the 76 anticipated. This was due to the rigour in which the research was conducted and the willingness of the respondents to participate in the research. Majority of the respondents 64.6% were between the ages of 30 to 39 years. This was followed by 21.5% individuals between age

40 to 49 and none of the responses were aged between 60 – 65 years as provided in the research tool. This showed that the organization had a young population and it tallies with the organization’s mean population age.

Respondents were asked to indicate their Gender within the Demographic section of the questionnaire as the research hoped to create a correlation whether gender affected the engagement levels, the engagement factors and whether organizational commitment was also determined or affected by the employee’s gender profile and the results are as shown in Table 4 below.

Gender	Frequency	Percentage
Female	25	31.6%
Male	54	68.4%
Total	79	100%

Table 4: Gender of Respondents

This showed that there were more Male respondents – 68.4% than were Female – 31.6%. This was consistent with the Gender profile at the organization where majority of the workforce were male. The purpose of collecting this demographic information was to find out whether the engagement level at the organization was affected or varied based on the employee’s gender.

Data on the marital status of the respondents was collected and it revealed that 72.2% of the respondents were married and 20% of the respondents were single. The purpose of this demographics was to find out whether the marital status of the respondents determined organizational engagement and commitment.

Information on respondent’s work experience was captured as shown below:

Duration	Frequency	Percentage
Less than 1 Year	2	2.5%
1 – 5 Years	13	16.5%
6 – 10 years	30	38%

11 – 15 years	21	26.6%
16 – 20 years	6	7.6%
Above 20 years	7	8.9%
TOTAL	70	100%

Table 5: Work Experience

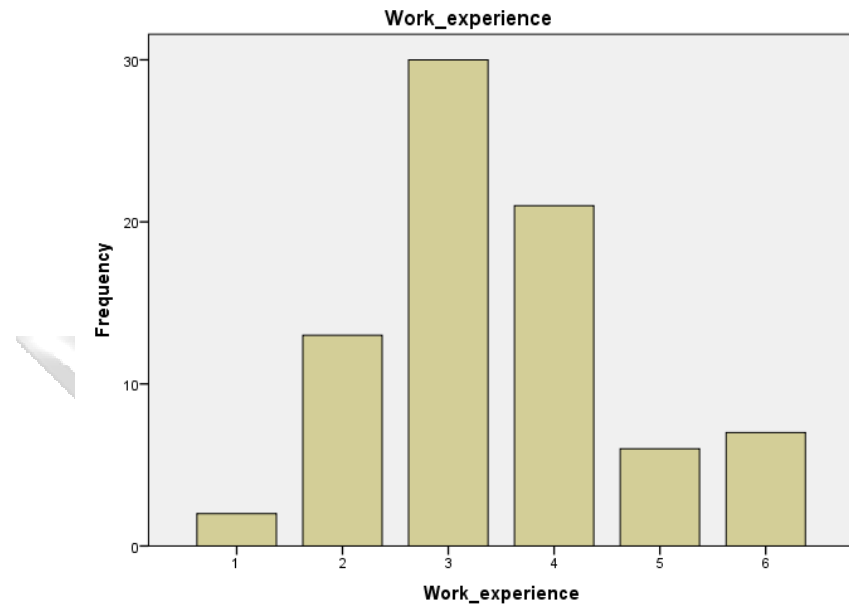


Figure 2: Work Experience

Key:

1: Less than 1 year; 2: 1 – 5 years; 3: 6-10 years; 4: 11 – 15 years; 5: 16 – 20 years; 6: Above 20 years

The information from table 5 and figure 2 above indicated that 38% Dubai Islamic Bank's work force had work experience between 6 and 10 years followed by 26.6% who had above between 11 and 15 years of employment. This meant that the respondents were seasoned professional and as such they would be looking for meaningful jobs, would be expected to be motivated in their daily tasks and would be committed to the organization towards meeting its' mission and vision.

4.2. To measure the level of employee engagement at Dubai Islamic Bank

Kenya Limited

From the literature review, it was found that researchers on engagement used the UWES Measurement tool to analyse employee engagement. The tool sort to find out engagement levels by looking at Vigor – referring to levels of energy and resilience, Dedication – referred to

derived sense of significance from one's work, feeling enthusiastic and proud of one's job and Absorption – feeling happily engrossed in their work. To determine the engagement level at the organization the researcher analysed the responses as follows:

Score of above 4 on the likert scale was considered as engaged employees and from the survey tool only 18.75% indicated this scoring.

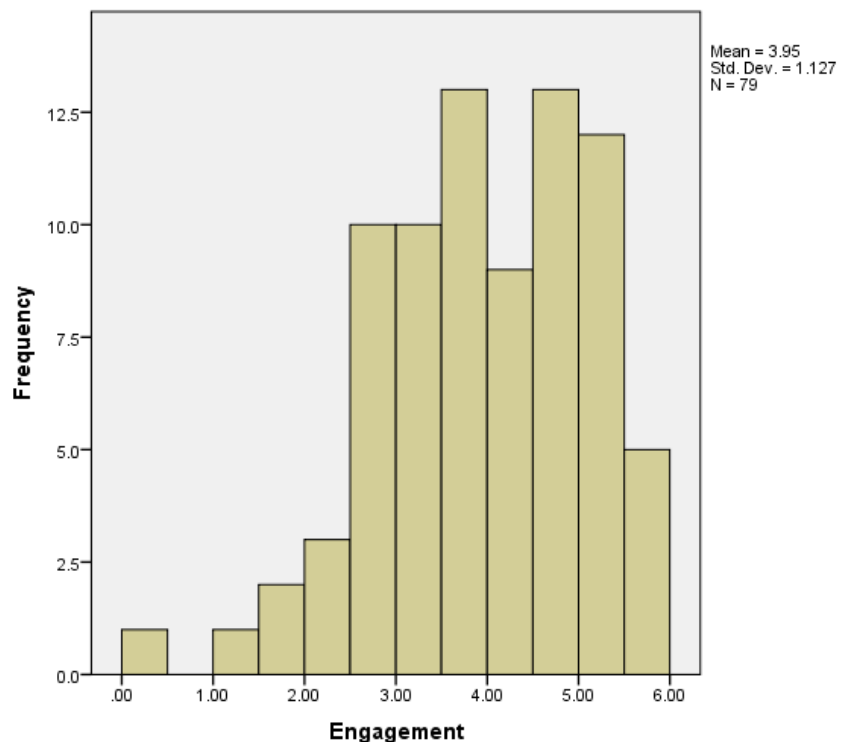


Figure 3: Engagement Levels

Figure 3 above indicated that engagement at the organization had a mean of 3.95, Standard Deviation of 1.127 and a total number of 79 respondents were received.

This means that the employees were somewhat/often engaged based on the mean score. The standard deviation score indicated that the individual respondents had similar means and the research managed to obtain

Further analysis was done to focus on the individual measures of the UWES Scale (Vigor - that refer to high levels of energy and resilience,

Dedication - deriving a sense of significance from one's work and Absorption - being totally and happily immersed in one's work) to further seek clarity on how the engagement levels could be defined and the data presented the following results:

Descriptive Statistics – UWES Scale

Components		
	N	Mean
Absorption	79	3.6772
Vigor	79	4.0253
Dedication	79	4.1342
Valid N	79	

Table 6: Descriptive UWES Scale Components

The results on table 6 above showed that the employees derived a sense of significance in their work, felt enthusiastic and proud of their work and were inspired and challenged by their work. The results also showed the employees had high levels of energy and resilience, were willing to invest in energy and were persistent in the face of difficulty. Lastly, results showed that the employees were happy and immersed in their work and that they had a hard time keeping track of time since they were immersed in the job. This can be interpreted to mean that the employee at the organization were somewhat engaged and enjoyed what they were doing at the organization.

4.3. To Determine the factors that affect employee engagement at Dubai Islamic Bank Kenya Limited

The questions around the factors that affect employee engagement were in the second section of the questionnaire and the responses were collected in a Likert Scale where 0 meant never had this feeling and 6 indicated frequently had this feeling. The responses were as indicated in Table 7 below. The data used mean scores to compute which were the factors affecting employee engagement at the organization.

Diversity had a mean of 4.33 while reward/pay had a low mean of 1.9 rounded up.

Descriptive Statistics for Engagement Factors

	N	Mean
Diversity	79	4.33
Manager	79	3.5620
Work	79	3.4684
Process	79	3.4620
Company Reputation	79	3.4557
Learning & Development	79	3.2608
Senior Leadership	79	3.1755
Feedback	79	3.01
People Practices	79	2.9367
Teamwork	79	2.8861
Career Opportunity	79	2.4796
Reward	79	1.8776
Valid N (list wise)	79	

Table 7: Engagement Factors Responses

Table 7 above indicated that all the factors that were tested did affect employee engagement levels with varying degrees among the employees. Diversity was the highest factor that affected engagement levels at the organization and reward had the least mean which could be translated to mean engagement levels at the organization were not affected by rewards.

4.4. To determine the relationship between employee engagement and Organizational Commitment at Dubai Islamic Bank Kenya Limited

To be able to establish a correlation between engagement and organizational commitment from the employees, the questionnaire included the organizational commitment questionnaire which sought to find out the level of commitment by the employees using the likert scale of 0 – strongly disagree and 6 – strongly agree. Below were the results:

Statistics

Organizational Commitment

N	Valid	79
	Missing	0
Mean		3.1443
Median		3.2000
Mode		3.60
Sum		248.40

Table 8: Organizational Commitment Responses

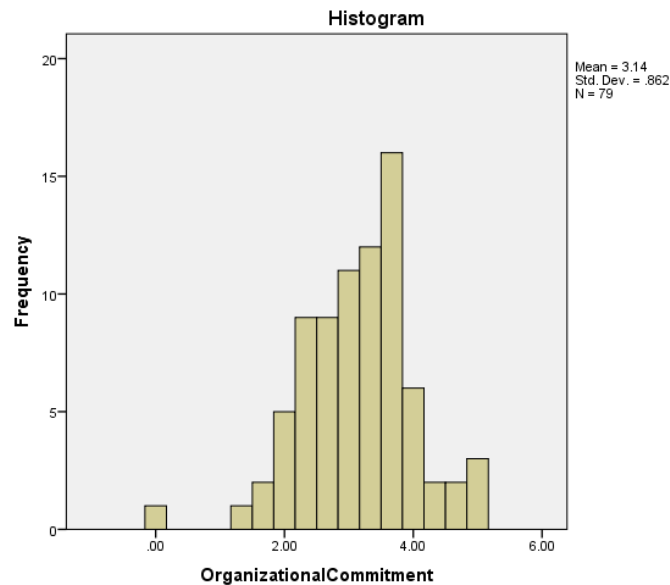


Figure 4: Organizational Commitment

The results in table 8 and figure 4 above indicate that the mean output was 3.1 meaning on the Likert scale of 0 – 6 majority of the employees felt indifferent about commitment to the organization.

To determine the relationship between Employee Engagement and Organizational Commitment at the organization, correlational analysis was done on the 2 variables using Spearman’s rho Analysis as the data was ordinal and Spearman’s rho is used to determine the significance, direction and strength of the relationship between variables.

To do this the data under Section 2 were combined into a new variable – Engagement and the Data under Section 4 were also combined into a

new variable Organizational Commitment. The new variables were subjected to the Spearman's rho test and the outcome shown as per table 9 below.

Correlations – Engagement and Organizational Commitment

			Organizational Commitment	Engagement
Spearman's rho	Organizational Commitment	Correlation Coefficient	1.000	.571**
		Sig. (1-tailed)	.	.000
		N	79	79
	Engagement	Correlation Coefficient	.571**	1.000
		Sig. (1-tailed)	.000	.
		N	79	79

** . Correlation is significant at the 0.01 level (1-tailed).

Table 9: Pearson's Correlation - Engagement and Organizational Commitment

The table 9 above indicates that the variables engagement levels, factors that affect engagement and organizational commitment have a significant correlation, the relationship is positive as the analysis resulted in a correlation coefficient of 0.571 and the strength of the relationship was large since the correlation was between 0.50 – 1.

4.5. Inferential Statistics

Correlation between the values of each independent variable and the dependent variable was determined by running the data on SPSS and the results are shown on table 10 below:

Correlations

			Engagement	Engagement Factors	Organizational Commitment
Spearman's rho	Engagement	Correlation Coefficient	1.000	.728**	.571**
		Sig. (2-tailed)	.	.000	.000

	N	79	79	79
Engagement Factors	Correlation Coefficient	.728**	1.000	.606**
	Sig. (2-tailed)	.000	.	.000
	N	79	79	79
Organizational Commitment	Correlation Coefficient	.571**	.606**	1.000
	Sig. (2-tailed)	.000	.000	.
	N	79	79	79

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

Table 10: Correlation between Independent and Dependent Variables

Table 10 above indicate that there was significant correlation between the variables. The relationship as indicated in table 10 above is positive meaning as any of the variables increases the others will increase too. The strength of the relationship was significant as all the Correlation coefficient was large as the values were above 0.5. The relationship was strongest between engagement and engagement factor followed by organizational commitment and engagement factors.

From the above results indicate that the independent variable of the research (level of employee engagement and factors affecting employee engagement) and the dependent variable (organizational commitment) are positively related. This means that employee engagement levels, factors that affect engagement and organizational commitment are related at the organization.

4.6. Relationship between demographic variables and employee engagement

Analysis was done to compare if there were any significant differences in engagement levels between the different grouping respondents.

Gender was analysed versus engagement level and the table 11 below indicates the results:

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Engagement	1	25	3.9396	.97521	.19504
	2	54	3.9484	1.19971	.16326

Independent Samples Test

	Levene's Test for Equality of Variances	t-test for Equality of Means								
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Engagement	Equal variances assumed	1.714	.194	-.032	77	.975	-.00880	.27445	-.55529	.53769
	Equal variances not assumed			-.035	56.789	.973	-.00880	.25435	-.51817	.50058

From **Table 12: Gender Vs Engagement Statistics**

the table 12 above, it indicates that the p-value of 0.194 is large hence there is no significant different in the engagement levels for the female staff member against that of their male counterparts. The computed test statistics in the table 12 above are negative meaning there is no significant difference between the engagement levels of the genders. The inferential data on table 12 above indicates that gender did not affect engagement levels at the organization as was the case in a study by Mishra and Mohanty (2016).

A comparative analysis was also done on age against engagement levels and the results indicated that there was no significant difference between the variables as shown in table 13 below:

Group Statistics

Age group	N	Mean	Std. Deviation	Std. Error Mean
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Engagement	1	8	4.0000	1.21796	.43061
	2	51	3.6856	1.12055	.15691
Engagement	3	17	4.6810	.69261	.16798
	4	3	4.0519	1.66875	.96345

Table 13: Age Vs Engagement Means

Independent Samples Test

	Levene's Test for Equality of Variances	t-test for Equality of Means								
		F	Sig.	t	df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Engagement Equal variances assumed	.624	.433	.730	57	.469	.31438	.43084	-.54836	1.17711	
Engagement Equal variances not assumed			.686	8.960	.510	.31438	.45831	-.72309	1.35185	

Table 14: Age Group 1 Vs Engagement Level

Table 15: Age Group 2 Vs Engagement Level

	Levene's Test for Equality of Variances	t-test for Equality of Means								
		F	Sig.	t	df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Engagement Equal variances assumed	3.971	.062	1.171	18	.257	.62919	.53717	-.49937	1.75775	
Engagement Equal variances not assumed			.643	2.123	.583	.62919	.97799	3.35321	4.61160	

From the table 13, 14 and 15 above, they indicate a p-value of 0.433 and 0.062 which were large hence there is no significant different in the engagement levels for the amongst the different age groups. Comparing the two p-values, the p-value for the age groups 20 to 39 is significantly larger than the p-value of the age group 40 to 59. The computed test statistics in the table 17 and 18 above are positive meaning there is significant difference between the engagement levels of the age sets. This means that engagement levels in the organization varied according to the age of the persons. As such, it would be expected that engagement factors would also differ for the different age groups and as a result organizational commitment would also be affected by age.

To sum up, the results indicated that majority of employees were neither engaged or disengaged (Average engagement score of 3.95). All the factors measured to determine which affected their engagement had a positive effect on engagement. The employees were not committed to the organization as their average score on organizational commitment was 3.14. Lastly, engagement had a positive relation to organizational commitment as per correlation test conducted.



CHAPTER 5: DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5. Introduction

The main objective of this study was to establish the relationship between employee engagement and organizational commitment focusing on Dubai Islamic Bank Kenya Limited.

This chapter discussed the finding from the data analysis in line with the research questions for this study. The discussions of the research findings have been organized around the above research questions the study sought to answer. They have been structured around each research objective and the findings made from the analysis.

The chapter also contains the conclusions based on the objectives of the study, recommendation from the study and areas for further study that can be done in the financial sector in Nairobi.

5.1. Establishing Employee Engagement for Organizational Commitment Dubai Islamic Bank Kenya Limited

The following section will discuss the findings of this study. The response rate was based on the sample size of 76 of the targeted respondents. Feedback was received from 100% of the target population.

5.1.1. Levels of Employee Engagement at Dubai Islamic Bank Kenya Limited

The study sought to identify the levels of employee engagement at Dubai Islamic Bank Kenya Limited. In the study, the mean for Employee Engagement levels was 3.95 with a standard deviation of 1.127. This means that the perception of employees is that they are “often engaged” as per the UWES scale. Research in employee engagement has indicated that a rounded score of 4 and above indicates engaged employees while a rounded score of 3 indicates unengaged employees and finally a rounded score of 2 and below are actively disengaged employees. (Crabtree, 2004).

The rounded mean score of 4 therefore indicates that employees at Dubai Islamic Bank Kenya Limited are engaged. For the organization, these results indicate that the employee know the desired expectations of their roles, are

willing to go above and beyond to achieve them and they do harness their work roles and employ expression of themselves in task behaviours that promote connections to work and to others, personal presence and active full role performance. Research by the Society for Human Resource Management (2016) indicated that a score of 3.8 index indicated that employees were moderately engaged thus the score of 3.95 would indicate moderately engaged employees at the organization.

Due to lack of academic consensus on how the construct of engagement should be measured, it follows that there is no academic consensus on how to interpret the results (Omar A, 2015). Gallup Organization has been at the forefront in measuring employee engagement in the United States and each year they share the results pertaining to the effect of engagement to the country and the cost of engagement to the economy. Forbes Books indicates that there are four levels of employee engagement defined as highly engaged, actively engaged, engaged and actively disengaged. The author does not indicate the scoring or the engagement levels that determine each of the definitions.

Further analysis on the different components of the UWES Scale (Absorption, Vigor and Dedication) had different mean scores. Majority of the employees derived a sense of significance in their work, felt enthusiastic and proud of their work and were inspired and challenged by their work. This is the definition of Dedication according to Schaufeli and Bakker (2004) which had a mean score of 4.1342. Vigor had a mean score of 4.025 meaning employees had high levels of energy and resilience, were willing to invest energy and were persistent in the face of difficulty. Lastly, employees scored Absorption with a mean of 3.677 meaning they were happy and immersed in their work and that they had a hard time keeping track of time since they were immersed in their jobs.

According to Schaufeli & Bakker (2004), to interpret the engagement scores of a group they indicated that the mean score from the database developed through several use of the tool can be used and a mean of 3.82 from the database was considered as an engagement benchmark.

This means that the employees at Dubai Islamic Bank Kenya limited with a mean score of 3.95 on the UWES Test which is above the mean of 2.5 on a

Likert Scale indicates engaged employees. This finding implies that employees in the organization are very engaged despite the perception at the organization that the employees were disengaged after the long wait for the operational license and the nature of the work environment before business licensing was issued. The results show that the employees at the organization view it as a place of motivation, commitment, success and self-actualization. They are dedicated to the organization, approach tasks with high levels of energy and are absorbed in their duties/work.

The finding is consistent with the results of a study by Saks and Gruman, (2014) who concluded that engagement was found to positively relate to job attitudes, job performance, organizational citizenship behaviour and negatively related to turnover (Saks & Gruman, 2014). The results support the social exchange theory whereby employees repay the organization by being engaged when they receive social and supervisory support at the workplace (Blau, 1964).

5.1.2. Factors affecting engagement at Dubai Islamic Bank Kenya Limited

The results show that diversity with a mean score of 4.33 was a top determinant of employee engagement and reward having the lowest mean score of 1.877. Manager, work itself, processes, company reputation, learning and development, senior leadership and feedback all had a mean score of above 3 on the Likert Scale thereby highlighting them as the determinants of employee engagement at Dubai Islamic Bank Kenya Limited. Research into antecedents of engagement have indicated that there are several factors that affect engagement. Autonomy/job control, supportive co-workers, coaching, feedback and opportunities for growth are also positively linked to engagement (Saks & Gruman, 2014).

From the theoretical framework in the literature review burnout approach Theory indicated that burnout was a result of employee engagement and from Maslach et al (2001) it resulted from six critical organizational life areas among them was workload (work itself). The higher the gap between the employee and an organizational life area, the higher the level of burnout. Thus, the findings that work itself affected engagement at the organization tallies with

the Burnout Approach Theory. The social exchange theory also supports the findings. When employees received resources from the organization, they would repay by being engaged. From the engagement levels, the employees in the organization indicate that they have received resources and are thus repaying the employer by being engaged.

Mokaya and Kipyegon (2014) found that Employee engagement was greatly influenced by performance management, personal development and growth, workplace recreation and remuneration package which was the highest contributor of engagement in their research.

The findings concur with the works of Mishra and Mohanty (2016), Sadiqe (2016), Rothmann and Jordan (2006), Kariuki (2005), who found that manager, senior leadership, company reputation, learning and development, feedback, and the work itself had on the engagement of employees affects employee engagement. It further supports the works of Melcrum (2005) who indicated that every organization should have an engagement strategy as a business requirement. Kanste (2011) researched on employee engagement and organizational commitment relating to well being found that engagement and commitment were positively linked but were not similar and they related differently to well-being. They indicated that engagement and commitment complemented each other but described differing employee attitudes towards work and the organization (Kanste, 2011).

Thus, Dubai Islamic Bank Kenya limited should consider developing an engagement strategy for its employees to ensure that the employees are engaged beyond being committed to the organization (Melcrum, 2005).

5.1.3. Relationship between employee engagement and organizational commitment at Dubai Islamic Bank Kenya Limited

The study showed that there exists a positive correlation between employee engagement and organizational commitment at the organization. This positive correlation implies that when engagement is increased organizational commitment tends to also increase. As earlier stated, the terms engagement and organizational commitment interact at job satisfaction the point where an employee enjoys their job and their performance attests to the same.

The results are consistent with the works of Simons and Buitendach (2013) who sought to determine the relationship between psychological capital, work engagement and organizational commitment and found that work engagement predicted organizational commitment (Simons & Buitendach, 2013). This means that for Dubai Islamic Bank Kenya limited, the engaged employees will likely be committed to the organization. The finding concurs with the results of Wachira (2013), Beukes and Botha (2013), Simons and Buitendach (2013) and Field and Buitendach (2011) who found that engagement and organizational commitment had a positive relationship and that engaged employees were more likely to be committed to the organization.

The findings also corroborate the works of Kanste (2011) who found that engagement and commitment were positively associated though referred to well-being differently (Kanste, 2011). They further affirm the works of Hanaysha (2016), Agyemang and Ofei (2013) and Beukes and Botha (2013) who found that engagement positively related to commitment.

5.2. Conclusion

The broad objective of this study was to find out what the underlying factors that contribute to employee engagement in the workplace and for an organization that is new in the Financial Sector in Kenya. It sought to measure engagement levels at the organization, factors that affect the engagement levels and to determine whether there was a relationship between employee engagement and organizational commitment.

From the findings the researcher was able to determine the engagement level of the employees at Dubai Islamic Bank Kenya limited who were 'often engaged' as per the UWES scale. One would expect that after the challenges the organization went through during its setup stage and employees having to arrive to work each day with nothing to do they would be less engaged once the license was issued and operations began. The results indicate that the employees were often engaged meaning there is room for the organization's management to develop strategies aimed at engaging the employees further for top organizational performance. The findings of the study also indicated that employee engagement at the organization was affected by the manager, the work itself, processes, company reputation,

learning and development, senior leadership and feedback. This concurred with previous research conducted around engagement and the factors that affect employee engagement. Lastly, the correlational study revealed that employee engagement had a strong positive correlation with organizational commitment meaning that when employee engagement is enhanced or increased organizational commitment would also increase.

The outcome of the study supported earlier research conducted by Wachira (2013), Beukes and Botha (2013), Simons and Buitendach (2013) and Field and Buitendach (2011), which revealed that employee engagement correlates positively with organizational commitment.

This study adds into the empirical literature engagement levels and established relationship between engagement and commitment. Based on this study, there is need for the research organization to identify why the employees are not highly engaged as they were not undertaking their tasks fully before being operational, areas where they can engage the employees further and finally seek and strategies of enhancing employee engagement to ensure organizational success in the future.

5.3. Recommendations

The findings recommend that Dubai Islamic Bank Kenya Limited enhance employee engagement for organizational commitment. This is supported by the social exchange theory where social exchange occurs when resources are exchanged. When employees receive economic and socioemotional resources from the organization they will feel a need to repay hence a two-way engagement relationship is created as stated earlier. In the research by Agyemang and Ofei (2013) and Cropanzano & Mitchell (2005) they found that employees who are engaged have a feeling to respond and repay the organization in some way and one way to respond is by increasing their commitment.

Further, the organization can focus on the findings that indicated a positive correlation between employee engagement and organizational commitment thereby increasing engagement which would have a positive increase in organizational commitment. The engagement drivers identified could be leveraged on to increase employee engagement and organizational commitment as a result. They could further implement prevention efforts to encourage employee

engagement as suggested by Attridge (2013) when he indicated that job design, support and resources, working conditions, corporate culture, and leadership style can be used to encourage engagement (Attridge, 2009). The organization can work on measuring the engagement levels on an annual basis thereby ensuring that the employees are communicating with the management, that they receive feedback on improvement areas, that performance does not become a ‘once in awhile’ conversation and that the feedback on the strategies they would chose to implement to achieve highly engaged workforce is received and necessary changes implemented.

Finally, organizational commitment as described earlier refers to organizational attachment whereby an employee believes in the organization’s mission and vision, they see their future career with the organization thus buying into the organization’s future. Dubai Islamic Bank is young and is currently in the start up stage within the Kenyan market. If it works on strategies of ensuring that the current employees within the organization are engage, they would be committed to the organization and would be working on ensuring that the vision of the organization is achieved thereby pushing the organization forward.

The findings also support the growing interest in Kenya for businesses and organizations to have employees who are engaged thereby reaping the rewards (job satisfaction, increased performance, organizational commitment among others) of an engaged workforce. Further research needs to be done within the local setting to deepen literature on work engagement withies still nascent within the Kenya context.

5.4. Study Limitation and Areas for further research

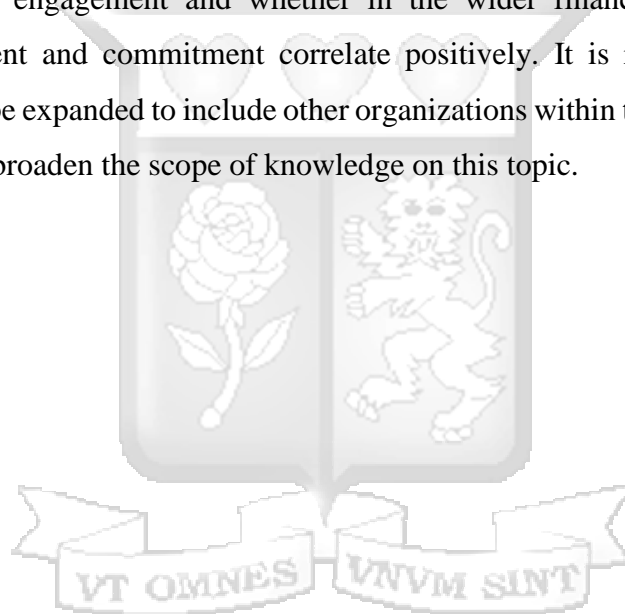
The research faces the general limitation of quantitative research where the assumption is that the participants involved provided informed and sincere responses to the questionnaire items.

The views presented in the responses may not be factual and may not represent the engagement levels in the organization. To limit this research design weakness, the researcher sought to assure the respondents of the confidentiality of their responses and that the feedback was not to be shared with the employer or colleagues. The participants were also assured that the results would be used for academic purposes

only. Some of the participants also took time to respond to the online questionnaire which delayed the research. The questionnaire could also have limited the feedback the respondents were willing to avail since the range of responses were limited to categories provided in the Likert Scale. There was also the limitation of the study to Dubai Islamic Bank Kenya limited which was not the only new bank in the market to have undergone a period of licensing uncertainty.

There is need to investigate further some of the outcomes from this study. The study was conducted with a focus on a new bank into the Kenyan financial market.

Further research can be done on the broader financial sector to establish what the engagement levels are within the sector, the factors that are driving or affecting employee engagement and whether in the wider financial or banking sector engagement and commitment correlate positively. It is recommended that the research be expanded to include other organizations within the financial or banking sector to broaden the scope of knowledge on this topic.



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APPENDICES

5.5. APPENDIX 1: LETTER OF INTRODUCTION

Regina F. Wanjala
P.O. BOX 59857, 00200
Strathmore University
Nairobi, Kenya.

27th March 2018

The Head of Human Resource and Administration,
DIB Bank Kenya Limited,
6450 – 00200 Nairobi, Kenya

RE: PERMISSION TO CONDUCT RESEARCH STUDY

Dear Sir,

I am a Master's in Business Administration student at Strathmore Business School undertaking a research on the topic "Establishing Employee Engagement for Organizational Commitment: A Case of Dubai Islamic Bank Kenya Limited". We write to request that you allow us to access your employees to provide sincere opinion or response to the questions contained in this questionnaire. All information provided will be treated strictly as confidential and purely for academic purpose.

Your approval to conduct this study will be greatly appreciated. Kindly sign below.

Sincerely,

Regina Edith Wanjala – Strathmore Business School Student No. 46657

Organizational Approval

Approved by:



DIB BANK KENYA LTD.
P. O. Box 6450 – 00200
NAIROBI, KENYA

5.6. APPENDIX 2: EMPLOYEE ENGAGEMENT AND ORGANIZATIONAL COMMITMENT QUESTIONNAIRE

The following questionnaire aims at collecting data pertaining to your engagement and commitment at Dubai Islamic Bank Kenya Limited to be used for the sole purpose of analysing the factors that affect employee engagement at Dubai Islamic Bank Kenya Limited.

The information collected shall be used for Academic Purposes and the findings and recommendations shall be shared with the Organization. Your responses shall be anonymous and treated with the utmost confidentiality.

Mark with X each statement below that corresponds with your opinion on each statement.

SECTION 1: DEMOGRAPHIC INFORMATION

1. What is your Gender?
 Male [] Female []
2. What is your age group?
 20 – 29 [] 30 – 39 [] 40 – 49 [] 50 – 59 [] 60 – 65 []
3. What is your Marital Status?
 Never Married [] Married [] Separated [] Widowed []
4. Work Experience
 1 – 5 years [] 6 – 10 years [] 11 – 15 years [] 16 – 20 years []

SECTION 2: EMPLOYEE ENGAGEMENT

Engagement Levels (UWES)

The following 17 statements are about how you feel at work. Please read each statement carefully and decide if you ever feel this way about your job. If you have never had this feeling, check the “0” (zero) in the space after the statement. If you have had this feeling, indicate how often you felt it by crossing the number (from 1 to 6) that best describes how frequently you feel that way.

NO	ENGAGEMENT STATEMENT	RATING SCALE						
		0	1	2	3	4	5	6
1	At my work, I feel bursting with energy							
2	I find the work that I do full of meaning and purpose							
3	Time Flies when I am working							

4	At my job, I feel strong and vigorous								
5	I am enthusiastic about my work								
6	When I am working, I forget everything else around me								
7	My job inspires me								
8	When I get up in the morning, I feel like going to work								
9	I feel happy when I am working intensely								
10	I am proud of the work that I do								
11	I am immersed in my work								
12	I can continue working for very long periods at a time								
13	To me, my job is challenging								
14	I get carried away when I am working								
15	At my job, I am very resilient, mentally								
16	It is difficult to detach myself from my job								
17	At my work, I always persevere, even when things do not go well								

SECTION 3: ENGAGEMENT DRIVERS

The following section seeks to determine the factors that are affecting your engagement at Dubai Islamic Bank Kenya Limited. Please indicate the rating that most corresponds to the statement of (0 – strongly disagree and 6 – strongly agree)

NO	ENGAGEMENT DRIVER	RATING SCALE							
		0	1	2	3	4	5	6	
1	I feel proud to tell people where I work								
2	DIB Bank Kenya Limited motivates me to go above and beyond in my role								
3	I would recommend this DIBBKL to family or friends as a great place to work								
4	I see myself working at this company in two years' time								
5	Decisions are made at the appropriate level in this company								
6	My manager listens to or acts on my ideas								
7	I am encouraged to come up with new ways of doing things in my role								
8	I am given the opportunity to be involved in decisions that affect me								
9	There are good opportunities for career progression at DIBBKL								

10	My manager gives me the opportunity to try new things in my role which align with my career goals								
11	I have an understanding of my career path at DIBBKL								
12	I find my day-to-day work challenging and interesting								
13	Diverse types of people (i.e. people with different backgrounds, ages, or opinions) are able to work well together at DIBBKL								
14	It is easy to collaborate with other functions or teams within this company								
15	The workload is evenly distributed across my team								
16	There is open and honest two-way communication in DIBBKL								
17	I receive regular communication from my manager about what is happening at DIBBKL								
18	I feel I am able to communicate freely up the line, even when I am communicating bad news								
19	I have confidence in DIBBKL's senior leadership team								
20	I hear enough communication from the senior leadership team about what is happening at DIBBKL								
21	The senior leadership team has communicated a vision for the future that motivates me								
22	I am paid fairly for the work I do								
23	I feel my pay is fair compared to people in similar roles in other organizations								
24	My pay is linked to my performance								
25	At this organization, we recognize and promote people based on performance								
26	My team takes time to celebrate our successes								
27	I receive positive feedback from my manager when I do a good job								
28	DIBBKL is good at directing resources (human, financial or other) to the right places when necessary								
29	There are enough people to do the work on my team								
30	I have the tools / equipment / technology I need to do my job								
31	I have a good understanding of DIBBKL's strategy and goals								
32	I agree with the strategy and goals of DIBBKL								
33	I understand how my role contributes to DIBBKL's strategy and goals								

34	My manager's actions are consistent with their words—they practice what they preach							
35	Poor performance on my team is addressed							
36	My manager helps me understand my strengths and areas for development							
37	We are good at training up new starters in DIBBKL							
38	We are able to take advantage of further development opportunities on my team (learning new skills or training)							
39	I have the training I need to be successful in my role							

SECTION 4: ORGANIZATIONAL COMMITMENT

Organizational Commitment Questionnaire

Listed below are statements that individuals feel about the company for which they work. With respect to your own feelings about DIB Bank Kenya Limited, please indicate the degree of your agreement or disagreement with each statement below:

NO	ORGANIZATIONAL COMMITMENT	RATING SCALE						
		0	1	2	3	4	5	6
1	I am willing to put in a great deal of effort beyond what is normally expected to help DIB Bank Kenya limited to be successful							
2	I talk up DIB Bank Kenya Limited to my friends as a great organization							
3	I feel very little loyalty to this organization							
4	I would accept almost any type of job assignment to keep working for DIB Bank Kenya Ltd.							
5	I find that my values and the DIB Bank Kenya Ltd values are very similar.							
6	I am proud to tell others that I am part of DIB Bank Kenya Ltd.							
7	I could just as well be working for a different organization if the type of work was similar							
8	DIB Bank Kenya Ltd really inspires the very best in me in the way of job performance.							
9	It would take very little change in my present circumstances to cause me to leave DIB Bank Kenya Ltd.							
10	I am extremely glad that I DIB Bank Kenya Ltd to work for over others I was considering at the time I joined.							

11	There's not too much to be gained by sticking with DIB Bank Kenya Ltd indefinitely.							
12	Often I find it difficult to agree with DIB Bank Kenya Ltd policies on important matters relating to its employees							
13	I really care about the fate of DIB Bank Kenya Ltd.							
14	For me this is the best of all possible organizations for which to work.							
15	Deciding to work for DIB Bank Kenya Ltd was a definite mistake on my part							

Thank you for your participation....



5.7. APPENDIX 3: ETHICS APPROVAL



11th April 2019

REGINA EDITH WANJALA
ewanjalz@gmail.com

Dear Edith,

REF **Protocol ID:** SU-IRB 0221/18 **Student Number:** 046657

**ESTABLISHING EMPLOYEE ENGAGEMENT FOR ORGANIZATIONAL COMMITMENT:
A CASE OF DUBAI ISLAMIC BANK KENYA LIMITED**

We acknowledge receipt of your application documents to the Strathmore University Institutional Ethics Review Committee (SU-IERC) which includes:

1. Study Protocol submitted
2. Cover letter listing all submitted documents
3. Proposal declaration page signed by supervisors

The committee has reviewed your application, and your study "ESTABLISHING EMPLOYEE ENGAGEMENT FOR ORGANIZATIONAL COMMITMENT: A CASE OF DUBAI ISLAMIC BANK KENYA LIMITED" has been granted approval.

This approval is valid for one year beginning **11th April 2019** until **11th April 2020**

In case the study extends beyond one year, you are required to seek an extension of the Ethics approval prior to its expiry. You are required to submit any proposed changes to this proposal to SU-IERC for review and approval prior to implementation of any change.

SU-IERC should be notified when your study is complete.

Thank you

Sincerely,

Prof. Florence Oloo
Secretary

Strathmore University Institutional Ethics Review Committee



**5.8. APPENDIX 4: NATIONAL COMMISSION FOR SCIENCE,
TECHNOLOGY AND INNOVATION PERMIT**



**NATIONAL COMMISSION FOR SCIENCE,
TECHNOLOGY AND INNOVATION**

Telephone: +254-20-2213471,
2241349,3310571,2219420
Fax: +254-20-318245,318249
Email: dg@nacosti.go.ke
Website : www.nacosti.go.ke
When replying please quote

NACOSTI, Upper Kabete
Off Waiyaki Way
P.O. Box 30623-00100
NAIROBI-KENYA

Ref No. **NACOSTI/P/19/61302/29701**

Date: **4th July 2019**

Wanjala Regina Edith
Strathmore University
P.O. Box 59857 00200
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on "*Establishing employee engagement for organizational commitment: A case of Dubai Islamic Bank Kenya Limited.*" I am pleased to inform you that you have been authorized to undertake research in **Nairobi County** for the period ending **3rd July, 2020.**

You are advised to report to **the County Commissioner, and the County Director of Education, Nairobi County** before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit a **copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.


BONFACE WANYAMA.
FOR: DIRECTOR-GENERAL/CEO

Copy to:

The County Commissioner
Nairobi County.

The County Director of Education
Nairobi County.

