



Research Paper

Impact of Work Engagement and Work Life Balance on Employee Productivity: An Empirical Survey from the Banking Sector of Nigeria

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Abstract

The paper surveys the effects of Work Engagement and Work Life Balance on Employee Productivity in the Banking sector. By means of simple random sampling, 228 employees were selected from three branches of Union Bank in Sokoto, Kebbi and Zamfara States. Questionnaire was used to obtain data and PLS SEM v.32.8 was employed to analyze the data. Two hypotheses were framed and tested empirically; the findings reveal that, a significant positive relationship exists between Work Engagement and Employee performance. It also disclosed that Work Life Balance is a good predictor of Employee performance. This finding has inference for administrators and policy makers to ensure that Work Engagement and Work Life Balance are well provided for workers as this will encourage workers to put more efforts also make workers to engage in positive related attitudes. This finding has also contributed to the expansion of Work Engagement and Work Life Balance literatures.

Keywords: Engagement; Work Life Balance; Employee Performance

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I. Introduction

In the current dynamic and rigorous work atmosphere, striking a healthy work-life equilibrium and fostering employee engagement has grown in importance as a challenge for workers in a variety of sectors. It has become clear that striking a healthy balance between work and personal obligations as well as well-being is essential to improving worker productivity and job satisfaction. Understanding the connection between work-life balance, employee performance, and job satisfaction has attracted a lot of attention in academic research and practical management as businesses seek to establish productive and fulfilling work environments (Bin Shmailan, 2016).

Many studies have been done on how businesses can increase their profitability and competitiveness. According to some of that research, successful businesses have three things in common: Employee engagement at work, excellent performance, and a healthy balance between work-related activities and personal lives are all important. The broad topic of work engagement addresses the mutually beneficial relationship that exists between the organization and its employees. It also connects performance and employee happiness. Employees that are emotionally and committed to the company are said to be engaged (Demovsek, 2008). Employee loyalty strengthens an organization, which benefits business. They work better and support the company more effectively if they have an emotional connection to their work, their relationships with other employees, and the organization.

Successful organizations ensure that there is a good fit between the employee and the job (Kristof-Brown et al., 2005). Organizations must meet their strategic goals and gain an advantage in the marketplace by employing and retaining high performing employees (Dessler, 2011). In many organizations, the level of high performing individuals is lower because their employees may not have the necessary skills (Saleh and Ndubisi, 2006) or the ability to perform at high level standards (Aris, 2007). Employee productivity tends to be lower in organizations. Examining whether an employee is a poor fit for the position or whether there are other factors, such as a lack of skills, contributing to the poor performance may be essential (Edwards, 1991). According to

Lawrence (2004), an employee's knowledge and skill set may also have an impact on their suitability for a position. Low employee engagement may be caused in part by a lack of appropriate skills.

The demands of the work domain included working hours, intensity of work, and percentage of actual working hours. If work hours were reduced while maintaining a high level of intensity, this imbalance could lead to physiological effects like fatigue and anxiety, which could negatively impact family life. He believed that family obligations included raising children, caring for aging family members, and performing related housework. He also believed that family demands included the roles of father, mother, and wife, among others. etc. However, the best combination of work-life balance practices could have a significant positive impact on employees' quality of life if awareness programs are implemented. This study envisions a new understanding of the body of prior research on work-life balance and offers concrete recommendations for organizations ready to change their culture in order to support the implementation of work-life balance practices that improve employee performance across all career stages (Ansari, Chimani, Baloch, & Bukhari, 2015). While work-life balance was still a relatively new idea in the east, it was widely acknowledged and accepted in the west. Because work-life balance has a consistently positive impact on employee productivity, some successful organizations have already integrated it into their organizational culture and structure (Ansari, Chimani, Baloch, & Bukhari, 2015)..

The current study differs significantly from the previous studies in that, past studies focused on stress as it impacted workers' health, morale, job satisfaction and performance effectiveness at work place in isolation. This study intends to explore the relationship between work engagement and work life balance on the performance of employees in the Banking sector of Nigeria. This was for the purpose of ascertaining the relationship among Dependent and independent variables work engagement and work life balance on Employee performance.

The purpose of this paper is to comprehensively assess and analyze the impact of work engagement and work-life balance on employee performance. By synthesizing existing literature and empirical studies, we aim to provide valuable insights into the crucial role of work engagement and work-life balance in shaping employee outcomes, thereby assisting organizations in developing strategies that promote the well-being and productivity of their workforce.

The significance of this research stems from the numerous benefits associated with achieving a healthy work engagement and work-life balance. Employees who experience a sense of equilibrium between their work and personal lives often exhibit higher job satisfaction levels, increased commitment to their organizations, improved physical and mental health, and enhanced productivity. On the contrary, when work-life balance is compromised, employees may face burnout, decreased job satisfaction, strained relationships, and adverse effects on their overall well-being.

Statement Problem

In today's fast-paced, intensely competitive workplace, enterprises and individuals alike need to maintain a healthy work-life balance. The concept of "work-life balance" describes how people can successfully manage their time and energy between their personal and professional responsibilities. Given the increasing recognition of the significance of work-life balance, a plethora of studies have examined the relationship between work-life balance and its impact on employee performance and job satisfaction. Furthermore, according to Demovsek (2008), engaged employees have a certain level of dedication and emotional attachment to the company. A company's ability to foster employee relationships leads to increased business success. They will perform better and benefit the company more if they have an emotional connection to their work, their relationships with coworkers, and the organization.

It has long been the case that businesses prioritize output and productivity over employee satisfaction and well-being. However, an increasing number of studies show that a good work-life balance enhances organizational outcomes in addition to benefiting employees. It has been found that employee performance is highly correlated with the level of work-life balance attained. Workers who successfully balance their work and personal commitments report reduced stress and increased job satisfaction, which raises engagement and commitment levels. These individuals are more likely to maintain good mental health, have lower rates of burnout, and are more motivated and morale. Therefore, companies that prioritize and support work-life activities stand to gain more from having highly engaged and productive employees. Thus, the goal of this study is to look into how work engagement and work-life balance affect workers' productivity in Nigeria's banking industry.

II. Literature Review

Employee Performance

High levels of employee engagement yield high levels of customer care, retention, productivity, and higher profits, according to Gallup (Luthans and Peterson, 2002). The survey also showed that employees in the bottom 25% of the workforce experienced higher staff turnover, more customer complaints, and lower sales than those in the top 25%, who scored significantly higher (The Gallup Organization, 2004). Top producers are less likely to be employees with a rational commitment. Employers should strive to retain as many "true believers" as possible (Buchanan, 2004). As opposed to those who are disengaged and might cause a loss, these individuals typically generate more work for the company.

The workplace-related fields of industrial and organizational psychology are frequently linked to employee productivity. "It usually refers to how well an individual does their job." Okay. Work performance was characterized by Campbell as "an individual level variable." In other words, a performance is the work of a single individual. According to several sources (e.g., Behrman and Perreault 1984; Lusch and Serpkenci 1990), it is broadly defined as "an aggregate construct of effort, skill, and outcomes that are important to the employee and outcomes that are important to the firm.". A few studies adopt a narrow definition of job performance based on real sales or other objective productivity measures, which is comparable to the methodology of Bagozzi (1978). "Work performance related to quantity and quality that is predictable from each employee" is the definition of job performance." (business dictionary).

Work Engagement

According to Shuck and Wollard (2009), this is a "positive cognitive, emotional, and behavioral state directed toward organizational outcomes" as well as a "emergent working condition." Another definition of employee engagement is the ability and willingness of workers to adapt to changing circumstances in order to support the success of their organization (Perrin's Global Work Study, 2003). According to Shuck and Wollard (2009), employee engagement can also be defined as an evolving state of work in which workers' attitudes, feelings, and actions are directed toward the intended outcomes for the organization. Another definition of employee engagement is provided by Maslach et al. (2001), who see it as an active state of involvement with personally rewarding activities that raises one's sense of efficacy in their line of work. The "burnout dimensions of exhaustion, cynicism, and inefficacy" are their opposites (Maslach and Leiter, 2008). Employee engagement also depends on the relationship and dedication of the workforce to the company (Demovsek, 2008).

Work life Balance

This has to do with how the employee's job and various spheres of his life interact (Samson & Waiganjo, 2015). It also entails workers putting in enough time at work and balancing it with time for friends, family, hobbies, and other pursuits (Smith, 2010). Regardless of other responsibilities, employees want to balance their work and other work-life pursuits, according to Galinsky, Bond, and Freeman (1996). Work-Life balance, according to Swathi (2005), is a sign of a positive work environment. According to him, there should be a balance between work and personal life—that is, there should be time for leisure. The concept of "work-life balance" supports employees' resolve to allocate their time and energy between their jobs and other personal commitments. Put another way, finding a work-life balance involves juggling the demands of the workplace with time for family, friends, personal growth, and religion. Similarly, Clark (2001) thought that work-life balance included an individual worker's ability to manage work-related emotional, temporal, and work demands as well as family responsibilities simultaneously, as well as their level of satisfaction and good functioning at both work and home with the least amount of role conflict. According to some, employees' incapacity to strike a balance between their work and other interests can have a detrimental impact on both the organization and the individual worker (Allan, Loudoun, & Peetz, 2005)..

Work Engagement and Employee Performance

When every worker in a company is devoted to the success of the business plan and has a strong passion for it, that is when true engagement happens (Right Management, 2006). Workers are not just satisfied with their jobs; they are also happy to help and act as ambassadors for the brand and its goods. Evidence suggests that employee engagement lowers absenteeism and employee turnover, improves productivity and overall performance, and creates a better, more productive work environment (Caplan, 2013). According to a study conducted in the GCC, motivated workers tend to produce more and work harder to benefit their companies (Singh et al., 2012). However, because there are so many conflicting theories on the topic, it can be difficult for employers to define employee engagement and what values foster it (Saks and Gruman, 2014). In 2010, research was done in India to find out how engaged workers were that year (Blessing and White, 2011). According to their research, 37% of the staff members were actively involved. These figures differed according to gender, job roles, organizational structure, and size. Compared to younger employees, married and older

workers showed higher levels of engagement. Additionally, there was a connection between engagement and industry. Employee engagement was low in banking, while it was high in the chemical and healthcare industries. Indian managers viewed having the proper success factors in the workplace as motivators. According to Blessing and White (2011), the top three factors were having a career development path that included training (28%), being able to do what an employee does best (21%), and challenging work (15%).

Blessing White (2011) carried out a survey in India to find out how engaged employees were. According to the findings, 37% of Indians were involved, and this percentage varied depending on the region because "they also vary across organizations, organization size, gender, workplace structure, and functions." Compared to older, married employees, younger employees exhibit lower levels of engagement. The industries with the highest employee engagement levels were healthcare and chemicals, while the lowest were banking and financial services. Three factors were identified by managers of Indian companies in those surveys as determining employee engagement: 1. Activities and training related to career development 28% 2. More chances to excel at what one does best 21 percent 3. 15% more difficult work. Moreover, it is found that when workers are happy, management may find it advantageous to enhance employee engagement by implementing a new program. The following recommendations to increase engagement are based on the Journal of Economic Development, Management, IT, Finance and Marketing (2012):

1. Interaction exercises 2. Incentive programs 3. Initiatives to strengthen the organization's culture 4. Team-building exercises 5. Employee performance is a prerequisite for achieving employee engagement. There is evidence that highly engaged workers produce better work and are top performers. As indicated in Table 1, Gibbons (2006) found that the following factors were the main drivers of employee engagement across 12 separate research studies. Emotions and identification with the company can be crucial components of employee engagement (Towers Perrin, 2003). Engagement is a result of belonging to a group, being encouraged, and being recognized. Stronger engagement is also a result of emotions and a sense of personal fulfillment. Additional research indicates that positive customer satisfaction, high production, employee retention, organizational success, and strong earnings all have a positive impact on employee engagement (Richman, 2006; Baumruk, 2004). 'Meaningful business results and performance in many organizations' are necessary for employee engagement (Harter et al., 2002). Based on the above discussion, this study hypothesizes that,

H There is a positive relationship between Work Engagement and Employee Performance

Work life Balance and Employee Performance

Many research on the relationship between performance and work-life balance have been conducted. We'll examine a few of these as follows: A 2008 study by Sturges revealed that achieving work-life balance may depend significantly on career attitudes and behaviors. It also demonstrates that younger workers, independent of their family obligations, care about work-life balance. According to the study, work-life balance should be interpreted broadly to include not only a balance between work and family but also a balance between work and other aspects of life. Ortiz, Rosario, Marquez and Gruñeiro (2015) argue that organizational commitment is established when both the organization and the employee show a greater desire to keep their working relationship going. While a happy workforce is crucial to an organization's and its businesses' success, unsatisfied workers destabilize businesses and harm their financial performance (Saifee & Suchak, 2015). According to a recent survey by the Washington-based American Psychological Association, work-life balance and job satisfaction are more likely to encourage employees to stay with their current employers than benefits and pay (Mukururi & Ngari, 2014).

In the meantime, Vishwa et al. (2015) looked into the empirical analysis of work-life balance policies and how it affected workers' productivity and job satisfaction. The study's objective was to examine the connection between work-life balance regulations and worker satisfaction. 240 respondents completed the questionnaire that was used for the survey. The correlation analysis of the quantitative data was performed using the Statistical Package for Social Sciences (SPSS). The results showed that job satisfaction can be predicted by any work-life balance policy alone. Recently, there has been a lot of discussion about work-life balance because of its possible effects on worker performance. Achieving a healthy balance between work and personal life is now highly valued by organizations looking to increase employee wellbeing and productivity. The goal of this review of the literature is to look at recent research on the effects of work-life balance on employee satisfaction and productivity. By examining relevant studies, this review seeks to provide a comprehensive understanding of the relationship between work-life balance and these significant workplace outcomes. Work-Life Balance and Employee Performance: Numerous studies have highlighted the positive correlation between work-life balance and employee performance. When workers are able to effectively manage their personal and professional

responsibilities, they perform better at work. This lessens fatigue and stress.. According to Greenhaus and Powell (2006), workers who enjoy a better work-life balance are believed to be more engaged, to be more satisfied with their jobs, and to be less likely to consider quitting. Furthermore, employees who perceive a high degree of work-life balance are more likely to engage in proactive work behaviors and exhibit higher levels of job performance, according to research by Kossek, Baltes, and Matthews (2011)..

There is a connection between productive organizations and work-life balance, according to research. When workers have a better balance between their personal and professional lives, they are more likely to be productive and effective at work (Byron, 2005). This correlation highlights the importance of work-life balance in increasing overall organizational productivity and is true across a broad range of industries and professions. Accordingly, the second hypothesis of the study is as follows;

H11 There is a positive relationship between Work life Balance and Employee Performance

Research Framework

The research framework was framed to analyze the impacts of Work engagement and Work life Balance on Employee Performance in Banking sector in Nigeria.

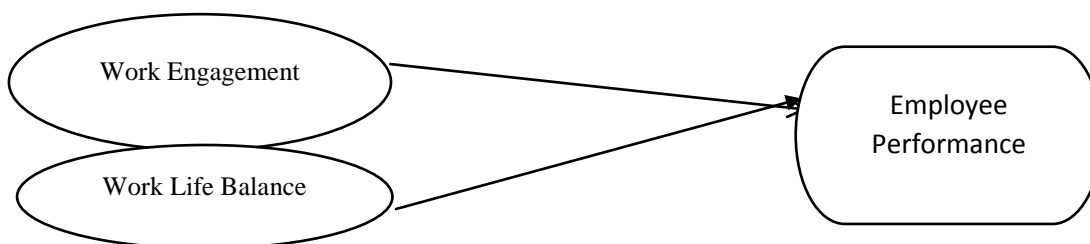


Figure 1 Research Framework

III. Methodology

This study employs cross-sectional research design, in which data was administered using self-administered questionnaires. Both Junior and senior staff of Union Bank (Sokoto, Kebbi and Zamfara States Branches) were selected. The sample to be used is 216 from the total population of 228 based on Sekeran and Bougie (2013) as well as Salkind determining sample size table. Smart PLS SEM 3.2.8 was used in the data analysis, it is a second-generation analysis technique which came to overcome the shortcomings of the first-generation statistical techniques like of Manova, Factor analysis, Analysis of variance. It also considered important in testing measured, latent variables and complex model (Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014, 2016). To be able to determine the consistency of the study instrument, a content validity will also be conducted. All the instruments used in the questionnaire were adapted from various sources with suitable internal consistency reliability and validity as confirmed in the literature.

Before the main study, pilot test was conducted with small sample that share similar characteristics with those in the main study. This is with a view to see the possible outcomes of the main study. It is also aimed at establishing validity and reliability of the measurement scale that will be adopted. Similarly, pre-test aids the researcher to address any likely problem that may arise and take precautionary measures before the actual study.

The participants were 216 who are Both Junior and senior staff of Union Bank (Sokoto, Kebbi and Zamfara States Branches). The Banking sector participants were chosen considering the important role they play in terms of economic and social developments in Nigeria. The participants were selected based on stratified random sampling, this to ensure equal representation, to allow equal chance of selection and to minimize bias. Based on gender, majority of the participants are male response rate of 176 (79.75 percent), while female account for 40 (20.25 percent). Regarding the age of the workers, 85 respondents had between 31-40 years, which is equal to 40.18 percent, while 39 respondents (27.61 percent) had between 21- 30 years, next are 65 workers (26.07 percent) falls within the age bracket of 41-50 years. This is followed by those with ages of 51 and above constitutes 27 responses (6.13 percent) of the total responses. With regard to qualification, the result reveals that, the majority of the workers 90 (84%) have Bsc/HND, while 60(27.9%) possessed a Diploma, 40(11.9%) participants are secondary certificates holders, while 15 (5.9%) are masters holders and 6 (0.9%) respondents possessed a PhD. Meanwhile, with regards to the years of experience, 79 respondents had between 1- 5 years working experience (27.30 percent), 12 respondents had between 6-10 years' experience (22.08 percent), 63 workers had between 11-15 years since employment (15.95 percent), 38 employees had between 16-20 years 'work experience (11.6 6 percent), 29 respondents fall between 21-25 duration in service (18 .09 percent), and lastly, 7 workers had between 26-30 years in service as can be seen in Table below

Table 1
Demographic Profile of Respondents

S/N	Characteristics	Frequency	Percentage	Valid percentage
1	Gender	Male	179	79.75
		Female	40	20.25
2	Age	21-30 years old.	85	27.60
		31-40 years old.	65	40.18
		41-and above	39	32.11
3	Qualification	Sec Cert	60	11.9
		Diploma	40	47.40
		Bsc/HND	90	27.9
		Masters	15	5.9
		PhD	6	0.9
4	Work Experience	Less than one year	79	6.8
		One to five -1-5 years	63	12.2
		Six to Ten -6-10 years	29	69.7
		Eleven -11years and above	7	10.4

Analysis

Before going in to detail analysis, it is proper to start with evaluating the goodness of the model. This comprises the assessment of measurement model and structural model.

Measurement Model

As mentioned earlier, Partial least square structural equation modeling (PLS-SEM) was used in assessing the measurement model. Due to fact that the entire variables in this paper are reflective, the author begins by assessing the constructs reliabilities before the construct validity as recommended by the studies of (Hair, Sarstedt, Ringle, & Mena, 2012; Hair, Hult, Ringle, & Sarstedt, 2014). Table 2 gives the details results of measurement model(reliabilities and validity). The law says only items with loading of 0.70 and above are to be retained. While, items that has loadings below 0.70 are removed (Hair et al., 2014). Based on this, all the constructs in this study have attained the required loadings as their loadings ranges from 0.796-0.890. With regards to the constructs average variance extracted (AVE), results on Table 2 reveal that all the three variables in this study have attained the recommended value of AVE which is 0.50 and above (Chin, 1998; Hair et al., 2014). The AVE of the three constructs in this paper ranges from 0.501 to 0.538, signifying that, the model has achieved adequate reliability and validity. Similarly, the significance of the path coefficient (R^2) was also presented in the Table. It shows that 89 percent of variance was explained by the variables for direct relationships

With regards to the assessment of construct discriminant validity, the paper used the Fornell and Larcker's (1981) criterion in which the square root of AVE and construct correlation were considered. The result presented in Table 3 reveal that the square roots of all the three variables in this study are greater than their respective correlations, indicating that the model is not affected by the problem discriminant validity.

Table 2
Showing the AVE, CR and R^2

Construct	AVE	CR	R^2
Employee Performance	0.538	0.890	0.892
Work Engagement	0.501	0.796	
Work life Balance	0.527	0.865	

Table 3
Latent Variable Correlations and Square Roots of AVE

Construct	1	2	3
Employee Performance	0.726		
Work Engagement	0.633	0.740	
Work life Balance	0.500	0.544	0.708

Table 4. Results of the Hypotheses Tested

Hypotheses	Construct	Beta	Standard Error	T Statistics	P-value	Decision
H1	WE->EP	0.894	0.034	26.560	0.000	Supported
H2	WL->EP	0.092	0.052	1.882	0.030	Supported

Figure 4 Structural Model

Structural Model

Based on the recommendations of Ringle, Wende and Becker (2015), the study evaluated the structural model (Hypothesis testing) through the R-squared values and path coefficients. The paper used PLS-SEM bootstrapping of 500 subsamples to assess the path coefficient significance (Figure 4). Table 4 presents the results of the test of hypotheses through the path coefficients of determination, t-values as well as the p-values. The results show that hypothesis H1 which predicted that a positive relationship existed between the Work engagement (WE) and Employee Performance (EP), the result indicates a positive relationship between WE and EP ($\beta = 0.034$, $t = 26.560$, $p < 0.000$); hence, H1 is supported. This finding corresponds with earlier ones of Bin Shmailan (2015); Yousaf, Yang and Sanders (2015); Kalhor, Jhaital and Khokhar (2017). This testified that Work Engagement can influence performance of employees. It is therefore clear that, the more workers are engaged, the more they will produce which will in turn increase performance of employees.

In a related development, Hypotheses H2 which presumes that a positive relationship existed between the Work life Balance (WL) and Employee Performance (EP) the result reveals a significant positive relationship between WL and EP ($\beta = 0.079$, $t = 6.317$, $p < 0.000$); thus, H2 is supported. This result is in line with findings of past studies of Baba (2019); Ansari, Chimani, Block and Bukhri (2015); Garg, et al (2023). This signifies that, whenever there is balance between employees working hours and personal life activities, they will be more committed to their work which goes a long way in increasing performance.

IV. Conclusion

The main objective of this paper was to extend the literature on Employee performance by testing the relationship between Work engagement and Work life Balance on Employee Performance. Through PLS-SEM analytical tool, the study tested the four hypotheses which were in line with the objectives; the main findings show that work engagement has a significant influence on Employee Performance. Likewise, Work life Balance is a good predictor of employee Performance. Therefore, this study had empirically extended the understanding of predictors of employee performance although past studies mainly concentrate on other forms of performance, example Adaptive performance (Tabiu et al, 2018), Team performance, Woerkom and Croon, (2009) Team performance management (Chau & Witcher, 2008).

Managerial Implications

The findings of this paper possess several important implications. First, the findings extend extant literature by validating the significant and positive influence of work engagement on employee performance, thus revealing that work life balance is also an important predictor of employee performance. The paper is therefore suggesting that organizations can improve their employee performance by focusing on implementing suitable policies that can enhance workers engagement as well as creating a balance between working hours and personal activities. Furthermore, the study provides to the management, administrators of the public service and beyond that, commitment is not only on the side of workers, but rather organizations should also be committed to the welfare of its workers, as this goes a long way in promoting employee's performance.

Limitations

Although this paper provides additional evidence for the predictive capacity of work engagement and work life balance on employee performance, however, the study has some limitations. First, the paper used only one dimension of independent and dependent variables (WE, WL and EP) that explained only 89 per cent of the variance of employee performance. This showed that there are still other predictors of employee performance. Therefore, future studies can focus on other dimensions of the variables such as contextual performance, Family Leave Programs, Adaptive performance, and Child Care Facilities. Second, questionnaire was the means of collecting data of this paper while this might be linked with social desirability bias. Hence, the need for further study that will use both questionnaire and interview sources of data collection. Third, the sample sizes (population) were both senior and junior from Sokoto Kebbi and Zamfara Union Bank branches of Nigeria. Future studies may separate senior and junior staff from other sectors or Banks; this may allow generalization. Additionally, future research may also try to sample from public sector organizations.

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