Employee Engagement in International Financial Services (IFS) Back Office in Ireland

by

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Abstract

Employee engagement is a continuous process of positively motivating employees to fulfil organizational outcomes. The last two decades has witnessed a growing interest, which is supported by empirical research examining the positive role engagement can have on both the employee and employer. While the majority of literature evaluates and critiques the definitions of employee engagement and the persistent difficulty in how to measure engagement, less attention is placed upon generational and gender differences in engagement as well as those factors underlying disengagement. To date the international financial services (IFS) sector remains a relatively under-researched area. This research addresses this gap.

The IFS sector in Ireland has been impacted with escalated levels of disengagement, contributing to high turnover, low morale and reduced productivity. Evidence shows that organizations within the sector need to recognise the benefits of employee engagement, and use initiatives as a solution.

This study adds to the existing literature by exploring employee engagement within this sector and specifically back office roles. This research was conducted via cross-sectional research and adopted a mono method quantitative design, using the UWES scale along with demographic administered items to achieve both the objective and sub-objectives of the study. The questionnaire was administered to 102 number of people, with 67 participants working in back-office roles.

KEYWORDS: Employee engagement, UWES, Financial Services, Banking, Benefits

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List of Abbreviations

CIPD	**Chartered Institute of Personnel and Development**
DDI	**Development Dimensions International**
EE	**Employee Engagement**
HR	**Human Resources**
HRM	**Human Resource Management**
IDA	**Industrial Development Authority**
IFS	**International Financial Services**
IFSC	**International Financial Services (Centre)**
JDR	**Job Demands Resource**
JSS	**Job Satisfaction Survey**
UWES	**Utrecht Work Engagement Scale**
WEC	**World Employment Confederation**
XX	**Male**
YY	**Female**

CHAPTER ONE: INTRODUCTION

1.1 Introduction

The area of research for this dissertation is employee engagement (hereafter refer to EE). Kahn (1990) was the first theorist to identify three areas of engagement research; behaviour, cognitive and emotion. His theory created the foundations of engagement. However, contemporary research suggests that EE is fundamentally comprised of vigour, dedication and absorption, with these three dimensions conveying all closely related constructs (Schaufeli and Bakker, 2010; Bridger, 2015).

EE is a multi-dimensional construct, Macey and Schneider (2008) view the multiple stances as “old wine in new bottles”, however a concrete definition has yet to be confirmed. Furthermore, this confirms the requirement to include all closely related constructs. This research will focus on the main aspects of dis/engagement including its benefits, drivers and initiatives. It will assess engagement levels of employees working in operational type roles of banking in Ireland which to date has been relatively under researched within the literature.

EE is a complete dedication to achieve the mission and vision of the organization and consists of the emotional and rational subsist of the individual (Gupta, 2015). The engagement strategy needs to be aligned and integrated within the organizational strategy, with HR and management acting as an employee advocate (Ulrich, 2012). Research shows that EE can increase profit, reduce turnover and improve commitment and loyalty towards the organisation, which may in turn help to develop leaders of the future (Barenes and Collier, 2013). The findings have resulted in a phenomenal interest in the construct worldwide. Specifically, the financial service sector (particularly in the operational side of banking), a sector characterised by escalated levels of disengagement and high turnover (PWC, 2016). This is in part due to the high octane, high pressure environment which inevitably leads to high levels of stress and disengagement for employees. As such, it is essential that this specific setting is considered in relation to this issue.

A worldwide study conducted by Gallup, the largest HR consulting firm, reported that a total of 13% of the world's population are reportedly engaged, a worldwide crisis as noted by the authors (Manner and Harter, 2016). The researcher found prior to this, 80% of Ireland's population were reportedly disengaged (Crabtree, 2013). Financial services among other industries want to overcome this crisis as burnout has been linked to lower productivity levels and a lower standard of performance (Maslach and Leiter, 2008).

Research to understand what engagement looks like, what drives engagement and how engagement can be implemented is needed to reduce employee burnout.

1.2 Research Objectives

The objective for this dissertation is to examine EE levels within the back-office of banking in Ireland. The research aims to investigate the level of (dis)engagement within the sector and whether employees perceive engagement initiatives as beneficial. The data will be considered in light of demographic factors in order to establish if engagement differs in response to employee characteristics. This study will specifically investigate the below objectives:

1. To consider if gender differences exist in employment engagement levels.
2. To deliberate as to whether intergenerational effects are evident in engagement levels.
3. To examine those factors which increase or decrease EE.
4. To investigate whether the employee perceives engagement as beneficial.

1.3 Research Approach

This study will be undertaken via quantitative research. The research will be conducted using an online, pre-validated established survey. Using the Utrecht Work Engagement Scale (UWES), the most commonly used questionnaire to examine EE levels, the researcher will survey a sample of employees. The scale is a 17 item instrument that effectively measures levels of engagement. The scale will also include items to measure demographics such as; age, gender and region, followed by two qualitative items to meet the study objectives.

1.4 Justification for Research

Research in the field of EE is in its infancy due to the growing concern for organizations to overcome the barriers faced by them, which is why this study is worthy of research. The proposed study aims to add to the existing literature by exploring EE within the financial services sector in Ireland. It will bridge a gap by examining the levels of engagement, focusing specifically on the back office of banking. The quality of this research proposal is vital in the development of the research project (Baker and Foy, 2008). The construct has been examined, the objectives are based on propositions that have been tested and evaluated through gathering evidence (Baron, 2009).

1.5 Study Roadmap

This study includes six chapters:

- Chapter one provides the background and introduction to the study.
- Chapter two provides an overview of the most up to date and relevant literature. It identifies gaps within the literature and provides justification for why this study is necessary.
- Chapter three includes the research methodology section used for this study. It also outlines limitations and ethical considerations.
- Chapter four showcases the results of the study.
- Chapter five discusses the results in comparison to the literature.
- Chapter six concludes the study.

CHAPTER TWO: REVIEW OF THE LITERATURE

2.1 Introduction to Literature Review

This chapter will provide an overview of the current literature in the field of EE. Literature reviews have two objectives; first, the readers develops an in-depth understanding into the chosen field, as the researcher links theories and practices and second it provides rationale for further research (Khalid, Hilman and Kumar, 2012). Research generally is undertaken to satisfy a problem (Cooper and Emroy, 1994). This study aims to examine the perceived benefits of EE in the back office of banking, as well as the implications of an environment of disengagement. In examining dis/engagement both generational and gender influence and impact will also be considered.

The literature review will be divided into six sections. First, the reader will be introduced to the evolution of EE, providing data from the 1990's to the present day. It will define the construct in detail, comparing various authoritative sources. The next section of the review will focus on disengagement within banking, a primary focuses of this study. This will be followed by a discussion around what engagement means for the different generations and genders within the workplace.

The importance of engagement to contemporary organizations will also be highlighted, detailing the many benefits that the engaged employee can bring to an organization. It will show how its importance has grown and is recognized by theorists, consultants and practitioners. It will also identify the drivers of engagement within finance specifically. The literature review will then compare measurement tools for EE, identifying the chosen measurement for this project. Objectives of the study will be presented and finally, conclusions will be drawn, which will identify gaps in the existing research and the rationale behind this study.

2.2 Evolution of Employee Engagement

The definition of EE has been a topic of controversy since its existence (Saks and Gruman, 2014). This is in part due to the wide range of available definitions and the difficulty in pinpointing one exact meaning. According to Newman and Harrison (2008) EE overlaps with closely related constructs within the organizational sciences field. For example, it has been classified as an interchangeable term linked to; job engagement, job satisfaction, work engagement, personal engagement and role engagement (Kim, Kolb and Kim, 2012; Carasco-Saul, Kim and Kim, 2014). All of these terms were noted while researching the literature. The Institute of Employment Studies note that the engagement process involves a two-way relationship between employee and employer (Robertson-Smith and Markwick, 2009).

Kahn (1990) was the first to recognize personal engagement, now referred to as EE. Kahn’s theory was based on sociologists (Merton, 1957; Goffman, 1961), psychologists (Freud 1992) and theorists (Bion, 1961; Slater, 1966; Smith and Berg, 1987) (refer to Figure 1). In a seminal paper, his theory suggested that it occurs when people invest their; cognitive, emotional and physical energies within their role. These three components are still cited today, and are foundations of engagement, which is why it is necessary to clearly define them.

First, cognitive engagement involves the employees own interpretation of whether their role is meaningful, safe and whether resources required are provided (Rich, LePine and Crawford, 2010), notably it is closely linked to the most basic fundamental needs of Maslow’s (1987) needs theory. Employees that are cognitively engaged feel that their contribution can add value to the organization (Kahn, 1990), and as a result are more likely to voice their opinion.

Second, the emotional aspect of EE relates to the willingness of the employee to contribute personal resources (Shuck and Mogan Herd, 2012). Employees that are emotionally engaged identify themselves with their organization and are willing to commit both tangible (time) and intangible resources (belief, pride) (Ketter, 2008), showing commitment.

The third dimension, physical or behavioural engagement are the actions we see from employees, for instance, taking initiative, which results in increased productivity and improved performance (Christian, Garza and Slaughter, 2011) performance plays a significant role in the engagement process.

Psychological conditions needed for engagement	Dimensions of engagement
Meaningfulness	Physical
Safety	Emotional
Availability	Cognitive

Figure 1: Kahn's (1990) model of engagement

Contemporary research adopts more of an organizational, positivist approach, focusing mainly on employee behaviors. These behavioral traits include; adaptability, creativity, proactivity and emotional intelligence (Grant and Ashford, 2008). For example, Gruman and Saks (2011) add that EE is an essential driver of performance management and vice versa. Simply put, it is a continuous process of positively motivating employees to fulfil organizational outcomes (Shuck and Wollard, 2010).

Similarly Macey, Schneider, Barbera and Young's (2009) model (the engagement value chain) involves the relationship between engagement feelings, resulting in engagement behaviors and feelings, leading to increased performance. The model divides engagement feelings (urgency, intensity, enthusiasm) and behaviors (adaptability, role expansion and proactivity) into two areas, with a concise correlation. Ultimately the authors believe that engagement relates to job satisfaction and organizational commitment.

Schaufeli and Bakker (2010) built upon Kahn's original framework and provide the most widely used and reliable method to measure engagement through three dimensions. The authors embrace a stance that the engaged employee has a positive work related state of mind, compromised of; dedication, vigour (high energy) and absorption (Schaufeli and Bakker, 2010). Bridger (2015) also adapts this approach, suggesting that it is largely dependent on powerful attributes such as; collaboration and motivation. Interestingly, the vast majority of literature draws upon Kahn's original conceptual foundation, and regards the adapted definition provided by Schaufeli and Bakker (2010) as the most influential (Saks, 2006; Kim et al., 2009; Rich et al., 2010; Christian et al., 2011). The final theory of engagement focuses on burnout literature (Maslach and Leiter, 2008).

2.3 Barriers to Employee Engagement

The opposite of engagement is disengagement or ‘burnout’ according to the Job Demands-Resource (JDR) model (Schauefli, Bakker and Van Rhenen, 2009). The JDR theory suggests that EE and burnout are two opposite sides of the same coin (Schaufeli and Bakker, 2004; Mackay, Allen and Landis, 2016). The theory was formulated to prove that an individual can only sustain engagement providing they have the available resources to outweigh job demands. According to Cole, Walter, Bedeian and O’Boyle’s (2012) meta-analysis on employee burnout, disengagement usually occurs after a period of four to five years within the workplace, during this timeframe the emotional connection is lost.

Kahn’s (1990, p. 694) model of disengagement, suggests that employee burnout involves the ‘*uncoupling of selves from work roles.’* In other words the employee is simply detached from their role and organization and will not exert themselves when completing tasks. The employee will input minimal effort, for example, disengaged employees tend to be reluctant to do overtime and will always leave on time (Kahn, 1990).

Similarly the World Employment Confederation (WEC) (2016) state that the disengaged employee is faced by either burn-out or bore-out situations. Insinuating that employees are either fed up of completing meaningless tasks, dissatisfied and bored, or are either stressed, over-worked and feel as though they are facing physical and mental collapse.

A study conducted by Schauefli et al. (2009) helps the reader to understand further why people become disengaged. The authors found that the main reasons are largely due to financial concerns, negative relationships with colleagues, lack of career development opportunities and a lack of role ambiguity.

Although, Branham and Hirschfield (2010) stress that disengagement solely depends on the employee's own belief in management capabilities, particularly focusing on the employee's relationship with their direct line manager. Trust is a vital component within the employer-employee relationship and simply cannot be compromised (Bakker and Leiter, 2010). Management styles will be discussed further within the drivers of engagement section.

Performance feedback is the final area that is often overlooked, employees must feel that they have a voice (Al Mehrzi and Sanjay, 2016). Regular feedback and social support foster engagement, while demanding work constraints such as; time restrictions, strain, pressure and task difficulty all contribute to levels of burnout and emotional exhaustion (Schaufeli et al., 2009). The importance of open communication is often under estimated. The disengaged employee can be detrimental to the workplace, due to the negative energies they portray, often speaking badly about their role and organization which in turn can negatively impact their colleagues' perceptions (Cataldo, 2011).

2.3.1 Disengagement within the back office of banking in Ireland

According to the Industrial Development Authority (IDA) (2018), Ireland has a particularly strong financial service sector presence, with more than 500 global financial institutions situated. The Central Statistics Office (2014) found that 68 per cent of employment is located within the Dublin / Mid-East region. The majority of these institutions are located in the International Financial Service Center (IFSC) in Dublin (IDA, 2018). The IFSC was established by the government in 1987 at a time of high unemployment (O' Leary, 2015). The remainder of employment lies within smaller urban centers such as; Cork, Galway and Wexford (IFSC, 2018). As can be seen in Figure 2, the industry has a high level of employment (Forfás, 2014). The vast majority of activities conducted within the IFSC are back-office activities (White, 2003; O'Leary, 2015).

The back-office of banking is otherwise known as the back end of the operations division (Enterprise Ireland, 2018). Unlike traders, capital markets, sales people and corporate financiers at the front office, the back office acts a vital support function, is the core of processing, ensuring that operations runs smoothly, and the bottom line, the bank gets paid (O' Leary, 2015). Efficiency is key to ensure profits are not lost. Recent technological advances mean that processes are much more automated in comparison to previous years, tasks are not as mundane and a higher calibre of staff is required (Dias et al., 2012).

	Persons engaged		*Value added per worker (€ '000)*	*Exports/ sales (%)*	*Purchases of Irish materials (%)*	*Purchases of Irish services (%)*
Irish	4,339	34%	332	53	46	74
Foreign	8,351	66%	196	62	46	53
Total	12,690	100%	243	58	46	61

Figure 2: Employment levels in the financial service sector (Forfás, 2014)

Research reveals that the banking industry (operational roles in particular) is experiencing high levels of disengagement (O' Leary 2015; PWC, 2016), this is a key problem area. Further research needs to be carried out to assist organizations within this sector to overcome this problem, with levels of engagement rapidly declining (White, 2003; PWC, 2016).

The Human Capital Trends report published by Deloitte (2014) highlights further the need to address disengagement. Their study revealed that the biggest challenges for organizations today is the disengaged employee. The report has proven to be a reliable source as it is one of the largest longitudinal studies of human resource management (HRM) challenges in the world. It also found that employee productivity has reduced significantly because employees are disengaged, due to information overload and the growing trend of being connected 24/7, 'the digital era.'

The Irish Times (2018) claim the financial industry has witnessed an increase in investments, as a result of Brexit, with many of the major players planning on expanding existing operations. The future of banking could shape the future of banking with reform on the agenda (PWC, 2017). 15 of world's largest banks have a presence in Ireland, which is why Saks and Gruman (2014) stress the need to promote the engagement of the employee. Initiatives will be discussed in the drivers of engagement section.

2.4 Generational Differences

According to the WEC (2016) the workforce has never been quite as diverse and educated. The world of work is changing at a rapid pace, with technological advances, globalisation, increased competition and sophistication of the modern working world. It is no surprise that management are emphasizing the importance of employees with acquired skill sets that show initiative and are naturally driven (Markos and Sridevi, 2010). Organizations can be competitive when employees feel as though they are considered a valuable source, otherwise engaged (Kumar and Pansari, 2015). The challenge lies in how to engage individuals to bring their talents and full potential to the workplace.

'*Generation is a cohort of similarly aged people who experience common historical events'* (Costanza et al., 2012, p. 376). The rapid advances in longevity mean that people may be able to contribute to the workforce in their 70s and 80s (Gratton, 2011). Many organizations could potentially have five distinct generations within the workforce. The main generational cohorts represented in the current workforce is; baby boomers (1946 – 1959), generation X (1960 – 1978) and generation Y (1979 – 1994) (Meriac, Woehr and Banister, 2010; Hoole and Bonnema, 2015). Generation Z (1995 – 2012) is next to enter the workforce.

First, baby boomers are highly driven, competitive and loyal to their organization. This level of commitment suggests that they are likely to stay within the same organization until retirement (Hornbostel, Kumar and Smith, 2011). This generation values financial stability due to the fact that they are nearing retirement (Parry and Urwin, 2009).

Second, generaton X represents a large portion of the employed workforce (Hoole and Bonnema, 2015). White (2011) found that this generation is concerned predominantly with work-life balance, independence and an informal work environment. However, they have inherited some of their parent's traits as financial stability, challenging environment and career progression is still important to them (Hornbostel et al., 2011).

Third, generation Y are dependent on social media and are technologically savy (Deal, Altman and Rogelberg, 2010). This generation excellent multitaskers. Growth, learning opportunities and feeling valued are the most engaging factors to this cohort (Hoole and Bonnema, 2015). If these elements are not fulfilled they will not hesitate to leave an organization.

This intergenerational cohesion may cause anxiety not only between employees but also stakeholders, conflict could negatively impact individuals, teams and the organization (Gratton, 2011). However, Hoole and Bonnema's (2015) study found that all three generation groups have one thing in common, meaningful work can engage them. Organizations need to adapt their strategy accordingly to satisfy all three cohorts.

Strategies implemented may flourish in one organization however, it may not necessarily work in another, which is why organizations need to focus on a broad range of initiatives to truly engage the employee. Notably, differences in culture and generational differences certainly have a role to play. However, successful global organizations embrace diversity. They view this new era of talented, highly educated workforce as a challenge. The important lies in recognizing what engages the workforce, as it may potentially provide a competitive edge, desperately desirable in the current economic landscape (Hoole and Bonnema, 2015).

KPMG (2017) is a prime example of an organization that has developed an understanding of the multiple generations through understanding and education. The organization used a creative agency to use role plays, videos and cartoons to showcase the beneficial contribution of each generation to their generation. Other companies have transformed tension into innovation by pairing generational cohort groups. For example, generation Y want skills and knowledge while baby boomers would like to understand technology. These initiatives can foster engagement between generations.

2.4.1 Engagement and Gender

Gender is the social difference between men and women, the major components of the two include masculinity and femininity. This refers to the varied values, social norms and experiences of the individual (Alvesson and Billing, 2009). The correlation between gender and engagement is often overlooked and has not been widely investigated within the literature. The literature is assumed neutral, with both parties treated as equals (Wilson, 1998). However, ignoring gender does not imply gender neutrality in the theory and organizational research, this in turn contributes to gender inequalities (Martin, 2000).

Acker's (1990) gender organisational theory first recognised that organizations are generally controlled by men, dominating the top level positions in the workforce. She emphasized that females failed to question the male's power and authority.

Britton (2000) reflecting on Kahn's (1990) engagement theory, suggested that it is easier for men to be engaged at work, as an emphasis is placed on male characteristics such as; critical thinking, aggressiveness and rationality. These characteristics are essential for organizations, due to their association with profitability and success (Carli and Eagly, 2001). Britton's (2003) continued research revealed that women have been associated with less meaningful, unskilled tasks; "Jobs at the bottom of the ladder (disproportionally filled by women) are assumed to be least difficult, least responsible positions" (Britton, 2003, p. 9). Acker's (2006) research on retail banking in Sweden supports Britton's work. She found that almost all lower levels positions were filled by women regardless of their higher levels of experience.

Banihani, Lewis and Jawad (2013) argue that the method in which engagement is presented in the literature is not accurate for the present day, men now have more barriers to face than the opposition, often leading to burnout. The WEC (2016) also agree that men alike have been proven to face difficulties to portray the image of the 'ideal worker'. This indicates a movement for the role of genders in the workplace.

2.5 The Benefits of Employee Engagement

Over the last two decades an extensive amount of research has been conducted on the benefits of EE for contemporary organizations. High level executives, practitioners, consultants and even the media are promoting its importance, labeling it as being vital to organizational success (Popli and Rizvi, 2016). An online search of pier reviewed material employee from 2018 – 2011 showed over 3,000 results, in comparison to 1,000 results for the decade 2001-2011. Previous to this 1999 – 2000 produced only 112 results. Section 2.5.1 and 2.5.2 will discuss what exactly the benefits mean for the organization and the individual.

2.5.1 The positive influences of Engagement for the organization

General Electric's former CEO, Jack Welch, was one of the first executives to promote EE. He suggested that the engaged employee is the best measure for an organization's health (Welch and Welch, 2006; Cayer, 2010), shortly after other industries, such as the financial service came on board.

Xanthopoulou et al (2009) suggest that engagement is highly beneficial to an organization due to its association with higher levels of profit, ability to scale, grow business and foster revenue generation. Inevitably all of these positive forces are desirable to any organization, especially the banking sector.

Hawkins et al. (2012) further promote the construct as being a positive force composed of many positive attributes. These include; the ability to provide job satisfaction and increase employee commitment. According to the authors this can be achieved through ensuring employees feel they belong to the organization and are working towards achieving the overall organizational vision and goal (Hawkins et al., 2012).

EE is also associated with a reduced level of absenteeism. The Global Workforce Study found that engaged employees are likely to have 6.5 fewer absent days in comparison to those that are disengaged (Towers Watson, 2012). Engaged employees want to go to work.

Wellins, Brenthal and Phelps' (2015) research found that EE can also improve job performance. The researchers analyzed engagement levels of thousands of employees across 200 organizations for the Development Dimensions International (DDI). The results showed that higher engagement scores led to individuals being more capable of achieving performance goals.

In addition to higher productivity levels, EE can improve performance quality as proven by Gallup. Gallup (2016) researched thousands of organizations, including organizations within financial services and found that engaged employees produce a higher standard quality of work. This indicates that organizations can gain a competitive advantage through engagement initiatives (Macey et al., 2009). The authors studied a sample of 65 firms in various industries over a lengthened period of time, the results showed that the top 25% of firms on the engagement index had higher profitability, higher return on assets and higher shareholder value, in comparison to the bottom 25%. The results were more than double than those at the bottom.

2.5.2 The positive influences of Engagement for the individual

For the individual, the DDI study highlighted that engaged employees were more satisfied in their roles (Wellins et al., 2015), agreeing with Hawkins et al (2012). Perhaps this is because engaged employees have been found to bring their full selves to work (Kahn, 1990). Inevitably engaged employees perform better than disengaged workers. Research has shown that this is because engaged workers tend to experience a greater amount of positive emotions such as; enthusiasm, happiness, joys and in general have better health (Schauefli et al., 2008).

The normal patterns of work we have taken for granted such as the 9am to 5pm working hours, weekends off and daily commutes to the office are all changing due to the accelerating changes in technology and globalization (Gratton, 2011). Smart phones, home offices and internet connectivity means the employee can work from almost anywhere and allow for flexible working patterns. Employers that wish to remain competitive in the war for talent encourage flexibility and agility. The key aspect for the employee is choice, enabling them to express their uniqueness and fulfil their need for individuality.

Engagement also means providing employees with the opportunity to up-skill, learn and consistently develop, encouraging life-long learning (Rao, 2017). Many employers offer this through vocational training (a blend of business and educational training) and through providing mentoring systems between senior employees and new recruits (Gratton, 2010). The most important perhaps, a learning network or communities, with knowledge owners or experts that are available to share knowledge via virtual groups.

The Chartered Institute of Personnel and Development (CIPD) (2018) also acknowledge that EE is a fundamental component of HRM as engaged employees tend to be more innovative, fulfilled and overall healthier. EE can make or break an organization (Rao, 2017), it seems that investing in incentives is a win-win solution.

2.6 Drivers of Employee Engagement

Having discussed the theories of EE and having identified the many positive outcomes, the next logical step is to investigate the drivers of engagement. Deci and Ryan (1985) were one of the first authors to recognize the drivers of engagement, with them suggesting that it occurs when employees are entitled to the most basic human rights of autonomy and competence.

Similarly Pink's (2012) research on EE, also highlighted autonomy as the key component in the engagement process. Pink's study found that autonomy in combination with mastery and purpose are the three most engaging factors. Surprisingly the research found that the higher the financial reward received by employees the less engaged they became. He suggested that financial rewards are not motivators when tasks require cognitive skills. However, in contrast Aon Hewitt (2014) argues that pay rewards and benefits are sole drivers of engagement. The author argues that the employee simply cannot be satisfied until its most basic psychological needs are met, in this case the security of a worthy salary.

Gratton (2010) states that past success was achieved by drive, ambition and competition, however, the future is geared towards mastery and connectivity. This is because innovation will promote the necessity to encompass key competencies and networks, meaning more specialized people due to the growing trend of kaleidoscope careers.

Bakker and Demerouti (2008) suggest that the availability of job resources to drive engagement are vital. These resources may come in the form of regular performance feedback, opportunities for personal engagement, growth and self-efficacy. The authors state that these are all antecedents of work engagement, again contributing to higher levels of performance.

The management style plays a vital role in the engagement process, gone are the days of totalitarian management (Markos and Sridevi, 2010). According to Branham and Hirschfield (2010), management have the underlying responsibility to provide; career development opportunities, regular recognition and a suitable open supportive culture. These key drivers will ensure that the employee feels valued, trusted and has an evident opportunity to progress with their career. Notably, EE is achievable as Deming (cited in Evans, 2010, p. 363) suggests that “there is no such thing as a bad employee.” While Ulrich (2012) believes HRM incentives can either act as a solution to EE or can be the source of the problem. Indeed management have the underlying responsibility to engage their employees.

2.7 Measuring Employee Engagement

Although several studies and meta-analyses have been published on EE within the last 25 years, there continues to be a lack of consensus on a concrete single definition (Saks and Gruman, 2014). The lack of a single universal definition is due to the overlap of the organizational sciences. This implies an inconsistency of measurement across research (Gruman and Saks, 2011). The researcher will choose the appropriate measurement tool once the arguments have been discussed.

The construct has been criticized for being measured in two ways; as a static deposition, emphasizing its state like traits, and second, for being treated as a behavior (Saks, 2006). Kahn (1990) acknowledged this valid point when he describes engagement as a state like phenomenon and refers to the relevance of engagement and behavioral traits. He suggests that engagement should be measured by psychological factors consisting of the following dimensions; connection, attentiveness and focus. The contemporary focus involves absorption, vigour and dedication (Dalal, Brummel, Wee and Thomas, 2008; Gruman and Saks, 2011).

Stoneman (2013) suggests that there are two ways in measuring engagement; off the shelf solutions and company specific bespoke systems. The most popular company specific engagement measuring scales is the E3sm scale developed by the DDI (Wellins et al., 2015). The 20-item scale is a self-reporting instrument specifically tailored to the organization and is used extensively (Popli and Rizvi, 2016). However, the scale has faced criticism, as it focuses on the environment and leadership qualities rather than specifically on engagement and is costly to implement (Wellins et al., 2015).

Kumar and Pansari (2015) agree that the lack of consensus of what is exactly involved in EE. However, the authors suggest that it is a multi-dimension construct that involves the attitudes and behaviors of the employees comprising of five measurable dimensions, or components of EE. The authors state that engagement levels should be assessed by; employee satisfaction, employee identification, employee commitment, employee loyalty and employee performance.

Gallup's (2016) in-depth analysis review of 400 companies and 80,000 interviews revealed that engagement measurement should be short and simplified to a minimal amount of key questions. The Gallup Q12 scale was formulated in 1998 as a management tool for creating change. The scale's purpose is to act as an actionable standpoint. It examines the employees' perception of resources and experiences, in terms of; satisfaction, involvement and enthusiasm, the scale has been proven to be identical to the Job Satisfaction Survey (JSS) (Brayfield and Rothe, 1951; Harter, Schmidt and Hayes, 2002).

Newman and Harrison (2008) provide the most compelling argument as they suggest that all antecedents of EE should be included in the assessment, through the use of the most popular EE scale; the UWES (Schauefli and Bakker, 2003; Mills, Culbertson and Fullagar, 2012; Mackay et al., 2016). The UWES scale has many items that match other job attitudes and are closely related to the constructs; job satisfaction, job involvement and organizational commitment (Mackay et al., 2016). For example, the item “I am enthusiastic about my job” within the UWES scale is identical to the JSS ‘Most days I am very much personally in my work” (Brayfield and Rothe, 1951; Mackay et al., 2016). Similarly the Job Involvement Survey’s item “I am very much involved personally in my work” with the UWES item “I get carried away when I am working” (Lodhal and Kejner, 1965).

Many authors view the original UWES scale (containing 17 items in total) as the most accurate and reliable way to test EE (Bakker and Demerouti, 2008; Xanthopoulou et al., 2009; Schaufeli and Bakker, 2010; Mackay et al., 2016). The scale provides a holistic view of the construct, EE in its entirety, encompassing many if not all of the closely related attributes. The scale is proven to be a reliable method in collecting employee’s attitudes which can help predict employee effectiveness.

The researcher has chosen to conduct the research via surveys as the vast majority of the literature use quantitative analysis rather than qualitative research. EE surveys are an effective way of benchmarking engagement levels within an organization, although these should not be used as a method of managing an employee (Gruman and Saks, 2011). The surveys also have a number of limitations as it relies on the employee to self-report their own engagement levels. However, it allows the organization to gauge engagement levels, implement initiatives and re-asses further (Gruman and Saks, 2011).

2.8 Research Question

According to Ulrich (2012), one can only understand, when a question is answered to a question that was questioned. The author suggests both defining the research question and problem is the most crucial task within itself.

The focus of research for this dissertation is EE within back-office roles of banking in Ireland. It will investigate engagement levels within the financial services, identify the benefits and key drivers and will seek to find out if employees working in the industry perceive engagement as beneficial.

2.8.1 Objective of the study

'To examine engagement within the IFS in Ireland in back-office, operational type roles.'

2.8.2 Sub-Objectives of the study

- To consider if gender differences exist in employment engagement levels.
- To deliberate as to whether intergenerational effects are evident in engagement levels.
- To examine those factors which increase / decrease EE.
- To investigate whether the employee perceives engagement as beneficial.

2.9 Chapter Summary

Although several definitions of EE exist, it is a relatively new concept that is still maturing, empirical research is still in its infancy, which is why this study is worthy of research. The original definition, produced by Kahn (1990) suggested that the engaged employee is integrated, connected and psychologically present within their role. This definition and model helped to create the UWES scale, which measures vigour, dedication and absorption and remains the most reliable engagement measurement tool to date (Schauefli and Bakker, 2010). Notably, the vast majority of definitions indicate that the engaged employee is more satisfied and productive within their role. Kahn's original theory provides a framework to measure the involvement of the individual to the organization.

The financial services is an industry in need of EE, with a lack of available research on this area, particularly the back-office of banking. Not surprisingly the construct has received wide-scale attention due to its wide range of positive attributes; association with organisational success, competitiveness, job performance, increased collaboration, improved productivity (Gallup, 2013), all major problem areas within financial services. "Engagement is important for managers to cultivate given that disengagement, or alienation, is central to the problem of workers' lack of commitment and motivation" (May, Gilson and Harter, 2004, 13).

It is believed that if an organization invests in its people, focuses on its current strategy and develops a people focused programme, aligning employees' behaviour with the goals and vision of the organization, provides regular training programmes and feedback engagement can be fostered. However, EE is not a quick fix, organisations need to re-evaluate, re-design their organization and invest in the overall day to day experience of the employee. The main predictors of EE are roles that provide the employee with social support, task variety, learning opportunities, performance feedback and autonomy. Generation and gender differences also have a role to play within the engagement process.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter will present the approach (methodology) and the chosen techniques and procedures (methods) for this research study. It will outline the research philosophy, approach and strategy used for analysing the relationship between EE of staff situated within back-office roles within the banking sector. The research instrument (an online questionnaire) will be discussed, detailing its justification for the research. Next, the data collection process will be outlined providing the reader insight into how the data is analysed. The methods and approaches have been chosen in line with the principles of the research onion framework (Saunders, Lewis and Thornhill, 2016). Research limitations and ethical considerations will conclude this chapter.

3.2 Research Philosophy

Research philosophy concerns the investigation of existing knowledge, otherwise known as the nature of reality (Bryman and Bell, 2015). Quinlan and Zikmund (2015) suggest that all research projects are underpinned by a philosophical framework that provides a holistic view. This demonstrates exactly where the research fits within each stage of the research process.

Assumptions created by the research philosophy create the foundations or justification for how the research will be conducted (Flick, 2011). It is related to the development and understanding of knowledge, essentially how one views the world, with positivism and interpretivism being the two main research philosophies (Saunders et al., 2016).

The philosophy of positivism acknowledges that there can only be one external reality, one objective, that only with clarity can human behaviour observations be made (Goodwin, 2010). In contrast, the interpretivism approach is subjective to the individual, meaning that is socially constructed (Saunders et al., 2016). This research adopts the philosophy of positivism as various authors suggest that the positivist approach should be used when researching EE (Schauefli and Bakker, 2004;

Newman and Harrison, 2008; Mills, et al., 2012; Mackay, Allen and Landis, 2016). According to the authors, the researcher has the ability to remain objective using this macro approach, providing more of a holistic view (Quinlan and Zikmund, 2015).

3.3 Research Framework

The research framework chosen for this study is the research onion, developed by Saunders, Lewis and Thornhill (2012). The research onion (Figure 3) illustrates the stages that must be included in the development of a research strategy, with each layer detailing each stage of the research process (Saunders et al., 2016). This framework was chosen as it clearly displays the various methods of data collection and enabled the researcher to choose the most appropriate methodology.

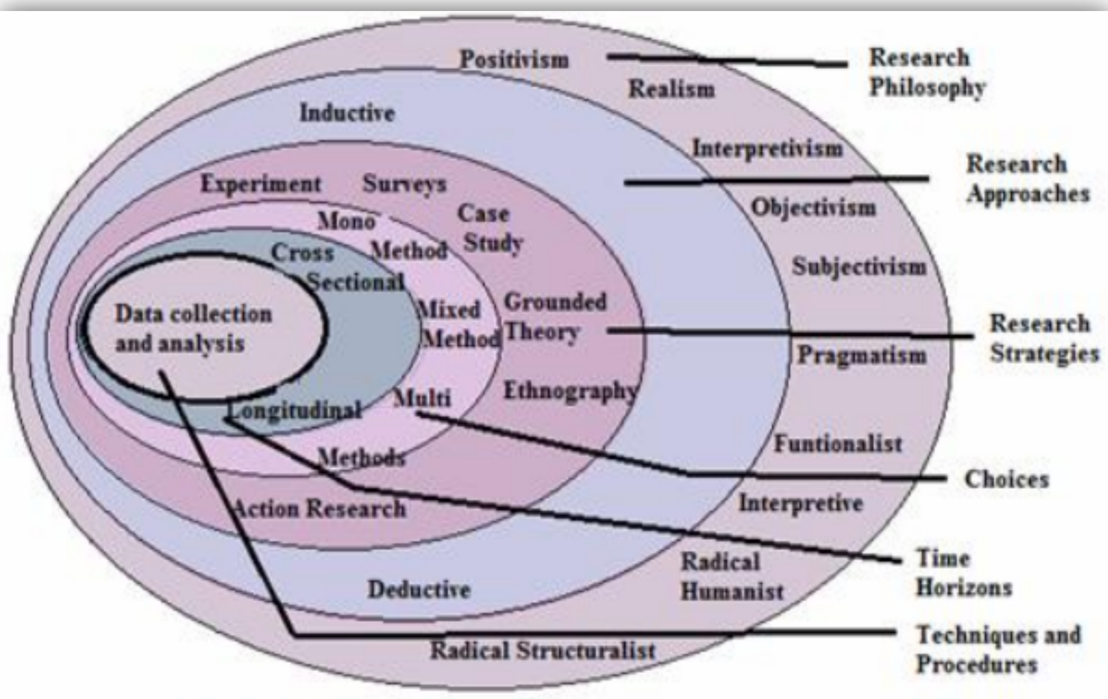

Figure 3: The Research Onion (Saunders et al., 2012, 128)

Hypotheses are formed from the framework, in this study; '*to examine the levels of engagement within the back-office of IFS, in Ireland*.' Saunders et al (2016) suggest that by choosing the topic and the objectives, the researcher is automatically opinionated, making it impossible to remain objective. However, Bryman and Belle (2015) argue that through the use of quantitative research bias can be avoided. White

(2009) also suggests that through using pre-validated questionnaires, such as the UWES scale the study can remain objective.

3.4 Research Approach

There are two methods or styles of scientific enquiry involved in research; inductivism and deductivism (Adams, Khan and Raeside, 2014). The research approach for this study involves the process of deduction. The deductive approach initially identifies a theory and formulates a hypothesis. The hypothesis is a general statement to the desired specific outcome which may support or disagree with the general statement (Goodwin, 2010). This allows the researcher to test the research (Silverman, 2013), and these observations will either confirm or reject the hypothesis (Quinlan, 2011). Within the deduction process, the conclusion follows from the premises and usually involves testing previous research (Wiles, Crow and Pain, 2011).

Typically the deductive approach is aligned to quantitative research and a positivist approach rather than qualitative research (Snieder and Larner, 2009; Saunders et al., 2016). The researcher has chosen deduction rather than induction as it explains casual relationships between variables, establishes controls for testing hypothesis and is highly structured.

Quantitative and Qualitative are the two most frequently used domains of research (Adams et al., 2014). The researcher adapted a mono-method, quantitative design, which will be outlined in more detail in the next section. This was the primary approach adopted by authors researching engagement, using the UWES scale (Schauefli and Bakker, 2004; Newman and Harrison, 2008; Mills et al., 2012; Mackay, Allen and Landis, 2016). Many academics view the UWES scale as the best way to benchmark engagement levels as it measures the construct in its entirety, meaning all antecedents are assessed (Bakker and Demerouti, 2008; Xanthopoulou et al., 2009; Schaufeli and Bakker, 2010; Mackay et al., 2016). The UWES also provides employees with the opportunity to self-report engagement levels, rather than qualitative research conducted with management providing a narrow top-down outlook (Gruman and Saks, 2011).

3.5 Research Design

The research design pinpoints tactics to implement the strategy, detailing how exactly the data will be collected and analysed (Saunders et al., 2016). The research design identifies the number of individuals or groups required and the variables to be included (Saunders and Tosey, 2013).

The target population are employees working within banking back-office roles. As a group study, the researcher has chosen a survey as the research instrument. Group studies have been proven to have a higher external reality, meaning that the results are more inclined to be true outside of the specific study (Gravetter and Foronzo, 2012).

The vast majority of the literature concerning EE and specifically measuring levels of EE used quantitative rather than qualitative research (Schauefli and Bakker, 2004; Newman and Harrison, 2008; Mills et al., 2012; Mackay et al., 2016). This study adds to the existing body of research by examining EE in a new setting that of back-office financial services employees. Quantitative studies can be analyzed objectively and are more scientific based than qualitative research according to Wright (2006), and as such an appropriate approach for this study. Quantitative research is less likely to be bias than qualitative research (Bryman and Bell, 2015).

3.5.1 Time Horizons

The time horizons are otherwise known as the time framework. This relates to the period in which the project needs to be completed (Bryman and Bell, 2015). The research used a cross-sectional time horizon, as it is a snapshot in time (Wright, 2006). Cross-sectional research requires a large sample size and cannot establish causation (Quinlan and Zikmund, 2015). However, in contrast to the longitudinal design, cross-sectional research is not costly, can contain multiple variables and the outcomes can be used for further in-depth research (Bryman and Bell, 2015).

3.6 Research Strategy

The two research strategies for the quantitative approach is linked to experiments and surveys (Saunders et al., 2016). Surveys are the most popular form of data collection and is the chosen method for this study, as it is the best way to measure EE (Schauefli and Bakker, 2004; Saks, 2006). Saunders et al. (2016) suggest that scales are the optimal way for conducting descriptive and exploratory research, ideal for this research of examining the correlation between EEs within back-office roles in financial services.

According to Goodwin (2010) scales are designed to measure attitudes, beliefs and values, through a selected set of questions to a targeted group, which can be seen in the UWES scale. Contemporary research studies are frequently adopting web based experiments, as it is a cost and time efficient way of gathering large quantities of data (Snieder and Larner, 2009; Quinlan, 2011). The survey process moves from design phase into execution, which is why it is vital to have a process in place to avoid statistical errors (Groves et al., 2009). The survey process involves a combination of the research question, reviewing the literature, designing and implementing the study, exploring the findings and interpreting the results (Hulley et al., 2007). The literature review section identified the best way to measure engagement was through the UWES scale, which will be discussed further (Schaufeli and Bakker, 2004; Shimazu et al., 2008; Seppala et al., 2009; Rosman et al., 2013).

3.7 The Survey Process

The researcher has composed a survey process in line with Groves et al's (2009) framework, this can be found in Appendix 1. The framework was used to ensure that a logical sequence was followed and to manage time more effectively.

3.7.1 Defining the Objectives

Clearly defined objectives, as outlined in literature review (section 2.8) provide clarity and grounding for this project. Objectives ensured that the overall research aim was achieved and the research question answered, these were created using the SMART (specific, measurable, achievable, realistic and time-bound) philosophy (Dudovskiy, 2016).

3.7.2 Method of Collection

The instrument of choice, an online questionnaire, is a quick and reliable method of reaching a large portion of the target population. The researcher chose a user friendly tool, Google Forms. Most respondents would already be familiar with using a similar online questionnaire working within a banking environment where mandatory compliance surveys are frequently completed.

According to Saunders et al. (2016) the presentation and formatting of online questionnaires is vital, to ensure that all respondents view the data equally on different browsers and devices. This was noted and accounted for during the pilot phase. No costs were incurred by the researcher in carrying out the online survey.

3.7.3 Target Population and Sample Size

In order to draw conclusions from the population, Adams et al (2014) state that sampling is required, to provide a representative view. Probability and non-probability are the main two types of sampling techniques (Saunders et al., 2015). The sampling technique grid (Saunders et al., 2016) helped the researcher identify the most suitable sampling technique. The researcher chose non-probability as it is the most suitable choice for time constraints (Saunders et al., 2016).

The target population are adults working in back-office roles of banking in Ireland. These were accessed through convenience sampling, using the snowball effect (Quinlan and Zikmund, 2015). Snowballing is an effective method that allows the researcher to access a targeted group in which the researcher may not have otherwise access to (Saunders et al., 2016). A sampling technique is often used when there are difficulties in both identifying and contacting the target population. It was vital that the survey reached a large number of the target population to meet the objectives of the study.

White (2009) also notes that a large sample size is important to decrease the probability or possibility of sampling error. However, it is prone to error, as a large number of similar responses can indicate that the respondents did not answer the questions accurately. Although Quinlan and Zikmund (2015) re-assures that this common error can be avoided through carefully designing or using pre-validated questionnaires. This is one of the primary reasons the researcher has chosen the most reliable engagement scale, the UWES.

Bias can also influence the answers. Although it is difficult to remove all bias from research, the researcher tried to avoid bias through providing minimal information to the respondent (refer to Appendix 3).

3.7.4 Questionnaire Construction

The aim of the questionnaire is to gather constructs, which are pieces of information required by the research to conduct the study, with the measurements gathering vital information (Groves et al., 2009). The questions are vital to ensure they accurately measure the constructs of the research (Saunders et al., 2016). Therefore, the researcher examined the chosen questions thoroughly as well as pre-tested the scale.

The survey is composed of two sections; the pre-existing EE scale, the UWES (refer to Appendix 2) and the second section was designed by the researcher to gather demographic data and data related to EE. The designed survey can be seen in Appendix 3.

3.7.4.1 Utrecht Work Engagement Scale (UWES)

The main objective of this study is to examine EE levels within the back-office roles of banking. The literature review section has clearly identified the constructs used to measure EE.

The UWES scale, developed by Schaufeli and Bakker (2004) was used for this study. The scale was sourced from the PsycTESTS database, the researcher did not have to seek permissions to use this scale, as it is intended for research purpose and not commercial use (Schauefli and Bakker, 2010).

The scale consists of three subscales, measuring vigour, dedication and absorption. The scale is a 17-item instrument, which through the three subscales measures levels of engagement. The single factor structure provides a single score, using an ordinal rating scale, with 7 point responses. (0 = never, 1 = a few times a year or less, 2 = once a month or less, 3 = a few times a month, 4 = once a week, 5 = a few times a week, 6 = every day). Storm and Rothmann (2003) highlight that the UWES is an unbiased instrument, as it is available in eight different languages and can be used to measure engagement across multiple different racial groups.

The scale has been associated with positive organizational psychology, focusing on specifically human strengths within the engagement process (De Bruin, Hill and Muller, 2013). Furthermore, it has been described as a meaningful scale deserving of research attention (Saks, 2006). High scores are linked to high engagement levels, comprised of dedication, vigour and absorbtion, lower scores are negatively associated with employee burnout and disengagement (Storm and Rothmann, 2003; Schauefli and Bakker, 2004).

3.7.4.2 Additional Questionnaire Measurements

In addition to the UWES scale, the questionnaire collected demographical information; gender, age, region and work function. This section also questioned whether participants viewed engagement as beneficial, and if so the respondent was provided with an opportunity to list those benefits. These demographic questions were included in section 2, to achieve the sub-objectives of the study.

3.8 Validity and Reliability

The Cronbach's alpha (a tool that measures internal consistency within questionnaires) was used to ensure responses measured accurately (Horn, 2009).

The Cronbach alpha formula is one of the best and most commonly used statistical standards in quantitative research to consider the approach valid (Goodwin, 2010). A Cronbach alpha value greater than 0.7 is acceptable (DeVellis, 2012). The internal consistency or Cronbach alpha's coefficients for UWES ranges from 0.80 to 0.95 (Demerouti, Bakker, Janssen, and Schaufeli, 2001; Montgomery, Peeters, Schaufeli, and den Ouden, 2003; Salanova, Schaufeli, Llorens, Peiró, and Grau, 2001; Schaufeli and Bakker, 2004; Shimazu et al., 2008; Seppala et al., 2009; Rosman et al., 2013). The UWES has demonstrated high test reliability and known groups reliability.

3.9 Data Collection

Quinlan and Zikmund (2015) suggest that online surveys are extremely effective methods of collecting data and surveying a large quantity of the population, providing they have the skills necessary to complete the survey. The researcher used Google Forms to create the survey. It was then emailed to the contacts working within the target industry and shared via social media to reach additional potential contacts through Facebook and LinkedIn.

3.10 Pilot Study

Pelham and Blanton (2013) suggest that pilot studies are used as a means of testing and measuring the variables the researcher wants to use in the real study. A pilot study was conducted prior to sharing the survey and collecting responses from the population. The pilot study helped the researcher obtain feedback from respondents, ensuring that the questions were easy to answer and the data was easily recordable.

The format for the survey needed to be clear, simplistic and consistent throughout. Two pages were used to portray a sophisticated uncluttered design. The format remained relatively consistent throughout, using the UWES scale, with the exception of the demographic information in section 2 of the survey, which included two open ended question to conclude the survey.

Colleagues of the researcher within the financial services were used to conduct the pilot study. This ensured the scale satisfied the objective and sub objectives of the study. The attractiveness of the survey and time needed to complete the questionnaire was also noted. The pilot study was a success with minor adjustments required. Feedback provided was positive, with the pilot group suggesting that the scale was easy to follow and answer.

3.11 Data Analysis

3.11.1 Post Survey

Once the survey was completed the data was downloaded into an excel file. The data was then carefully examined to identify consistency, omissions, errors, completeness and spoiled responses (Adams et al., 2014). Next, the adjustments were made by converting responses into numeric data. This was followed by categorizing the data. These steps of coding, editing and adjusting were vital in preparation for the next phase, the data analysis process.

3.11.2 Statistical Tool

The Statistical Package for the Social Sciences (SPSS) developed by IBM was the chosen technology tool to analyse the data. SPSS is regarded as user friendly for beginners (Boslaugh and Watters, 2008). It is available to all students of NCI and is the preferred tool of choice. Oakshott (2012) also recommends SPSS software rather than the other multiple packages available for statistical analysis.

3.11.3 Data Preparation in SPSS

The excel data was uploaded into SPSS and formulated into Data View. The columns represented a variable for each item within the scale. The rows contained the responses from the participants. There were 102 number of rows due to the 102 number of responses. The data view allowed for two questions, these represented the two qualitative questions at the end of the scale.

All variables were coded within the variable view and identifiable with a specific name. These were either ordinal or nominal scale of measurement and were used to prepare for the analysis.

3.11.4 Statistical testing

Descriptive and inferential statistics were chosen for the data analysis. Descriptive statistics define the major characteristics (Urdan, 2017) in the study, this means that that data from the sample population is gathered, sorted and summarized. The descriptive statistics within this study included; gender, age, region and work function.

Inferential statistics use the sample data to draw conclusions or make inferences (Urdan, 2017), using descriptive statistics to estimate population parameters. It is impossible to know the population parameters with certainty, although the inferential statistics can provide an estimate, providing that the sample size is large. Tables 1 and 2 display the statistical tests conducted.

Table 1: Hypothesis Statistical Tests

No.	Hypothesis	Statistics	Test
1.	To examine employee engagement levels using the UWES scale	Inferential Statistics	Single Sample t-Test
2.	To explore whether there are differences in employee engagement levels between males and females	Inferential Statistics	Independent Sample t- Test

Table 2: Research Sub-Objectives Statistical Tests

No.	Sub-Objectives	Statistics	Test
1	To deliberate as to whether intergenerational effects are evident in engagement levels	Descriptive Statistics & Inferential Statistics	Frequencies & One-way ANOVA Test
2	To examine those factors which increase / decrease employee engagement	Qualitative narrative	N/A
3	To investigate whether the employee perceives engagement as beneficial and to see what participants considered those to be	Descriptive statistics & Qualitative narrative	Frequencies

3.12 Limitations of the Research Design

The researcher acknowledges the limitations of this research as EE is difficult to define, however, the UWES encompasses all closely related constructs. The research adapted quantitative research solely and did not incorporate qualitative research such as interviews, with the exception of two qualitative items in the scale. Qualitative research may have allowed for a deeper understanding of why employees felt dis/engaged and may have influenced the themes chosen for this study and the hypothetical question provided.

Wright's (2006) critical analysis of questionnaires found that participants can often misrepresent themselves, answering questions in the state of mind they wish to be rather than how they are. Although this is unavoidable, the researcher used a pre-published scale to mitigate this risk.

The population size for quantitative research must be higher than 100 participants in order for the data to be considered valid, access to the target audience may be difficult. However, the researcher working in the financial services sector used convenience sampling and the snowball effect, and had the assistance of key contacts within the target sector. The population size is limited which increases the risk of largely rejecting or accepting the null hypothesis (Saunders et al., 2016).

Hypothetical questions are often viewed as a limitation within the literature. This is due to generalizability (Thaler, 2015). However, Wright (2006) argues that only through the use of hypothetical questions can theoretical questions be investigated. Hypothetical questions pave the way for further research.

3.13 Ethical Considerations

Research ethics involves the responsibility of the researcher to be respectful and honest to all participants within the study and the processing of the results (Gravetter and Forzano, 2012). Saunders et al. (2016) emphasize the importance of complying with ethics. Each stage of the research was conducted in line with the ethical considerations of the National College of Ireland. The research was deemed ethically sound, with no risk to participants during the proposal stage.

According to the principle of informed consent, all participants should be provided with information of the study, in order for them to decide whether to participate (Wright, 2006). However, Saunders et al (2016) suggest that providing detailed information to the participant may have negative consequences and could potentially implicate the findings of the study. To avoid this dilemma the researcher provided the participants with an introduction to the questionnaire, detailing the study's purpose as EE. The participants were provided with contact details of the researcher should they require any further information.

The participants were informed that all data will remain confidential and anonomyous. Confidentiality provides the participant reassurance that data will remain private (Gravetter and Forzano, 2012). Anonymity guarantees that a person is not connected to any specific measurement within the study (Gravetter and Forzano, 2012). Participants were informed that they could withdraw from the survey at any stage (Oakshott, 2012).

3.14 Chapter Summary

The vast majority of authors researching EE adopted the research philosophy of positivism. Using this objective approach the researcher was able to provide a holistic view. The infamous research onion, developed by Saunders et al (2016) provided a research framework, detailing each layer of the research process.

The deductive approach, associated with positivism helped to formulate a hypothesis and established controls for testing. The literature review highlighted the UWES scale as the best way to measure engagement (Bakker and Demerouti, 2008; Xanthopoulou et al., 2009; Schaufeli and Bakker, 2010; Mackay et al., 2016). Therefore a mono-method quantitative design was adapted.

The research design pinpointed tactics to implement the strategy, detailing how the data will be collected (online survey) and analysed (SPSS). The study adopted a cross-sectional time horizon, essentially a snapshot in time.

The research strategy provided a detailed overview of the survey process, through defining the objectives, to identifying the target population and sample size. This was followed by a detailed discussion of the UWES scale. The UWES scale was deemed reliable and valid, with previous studies quoting an internal consistency between 0.7 and 0.95 (Seppala et al., 2009; Rosman et al., 2013). Demographic items were identified to complete the scale and meet the objectives and sub-objectives of this study.

A pilot study re-assured the researcher that the scale achieved its intended purpose. Once the survey was completed, the data was downloaded into an excel file, edited and coded in preparation for the statistical analysis in SPSS. Table 1 and 2 depicts the statistical tests that were carried out.

CHAPTER FOUR: RESULTS AND ANALYSIS

4.1 Introduction

The results and analysis chapter sets out the descriptive statistics of the sample, followed by the statistical analysis of the data. The chapter will be divided into five parts as outlined below.

Section one will provide an introduction to descriptive statistics and the sample. It will describe demographics including; age, gender, region and work function. The second section will outline the reliability results of the UWES scale. Third, the outcomes of the statistical tests will be presented including the tests of normality and the hypothesis test to achieve the main objective. The fourth section will focus on the sub-objectives of the study, using statistical analysis to analyse the engagement results of genders and generations. Finally, the results of the two qualitative items on the scale will be presented, '*from your own experience of EE is there anything you wish to share'* and '*what are the benefits to both the employee and employer in your view*.' This will help to triangulate the findings and identify themes.

4.2 Descriptive Results

There were a total of 102 respondents across the survey, totalling 24 items. This was comprised of the UWES scale (17 items) and section 2 (7 items) both demographical items and qualitative items. The combined scale can be seen in Appendix 3. The tables presented below provide an overview of the demographics of the participants.

4.2.1 Gender and Age

Table 3 presents the genders of the participants, 52% were female (YY) (n = 53) and 48% were male (XX) (n = 49), providing a relatively balanced group. Table 4 provides an overview of age. These were broken down into categories in accordance with the generational groups (X, Y and Z). As can be seen in table 4, the majority of respondents were generation Y, aged between 21 and 29 years (46%, n = 47).

Table 3: Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	49	48.0	48.0	48.0
	Female	53	52.0	52.0	100.0
	Total	102	100.0	100.0	

Table 4: Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 to 20 years	4	3.9	3.9	3.9
	21 to 29 years	47	46.1	46.1	50.0
	30 to 39 years	25	24.5	24.5	74.5
	40 to 49 years	14	13.7	13.7	88.2
	50 to 59 years	11	10.8	10.8	99.0
	60 to 65 years	1	1.0	1.0	100.0
	Total	102	100.0	100.0	

4.2.2 Region

The regions were split into five distinct areas; Dublin, Leinster (excluding Dublin), Connacht, Ulster and Munster. The majority of the respondents are in the Dublin 58% (n = 59) and Leinster 18% (n = 18) areas, not surprisingly as the literature review highlighted that employment in the financial services is highest within these areas (IDA, 2018).

Table 5: Region

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dublin	59	57.8	57.8	57.8
	Leinster (excluding Dublin)	18	17.6	17.6	75.5
	Connacht	9	8.8	8.8	84.3
	Ulster	9	8.8	8.8	93.1
	Munster	7	6.9	6.9	100.0
	Total	102	100.0	100.0	

4.2.3 Work Function

Table 6 presents the work functions of the participants. The survey provided respondents with a choice of 3 work functions and 1 ‘other’ category. Some studies focused on a specific company within the industry and included each department, while other studies focused on a specific area of banking, such as commercial banking or investment banking (Acker, 2006; Mokaya and Kipyegon, 2014; Chhetri, 2017). The highest frequency within this study was, back-office roles, the primary focus of this study, representing 76% of the sample (n = 77). This is reflective of the profile of employees within the IFS sector broadly.

Table 6: Work Function

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dublin	59	57.8	57.8	57.8
	Leinster (excluding Dublin)	18	17.6	17.6	75.5
	Connacht	9	8.8	8.8	84.3
	Ulster	9	8.8	8.8	93.1
	Munster	7	6.9	6.9	100.0
	Total	102	100.0	100.0	

4.3 Reliability of the UWES Scale

This section presents the reliability test result for the scale used in this study, the scale being the Utrecht Work Engagement Scale (UWES). Table 7, the case summary, demonstrates 102 valid responses across 17 items. Table 8 reports a Cronbach's Alpha reliability value of 0.946. The internal consistency recorded is in line with other studies that used the UWES scale (Schauefli and Bakker, 2010; Mills et al., 2012; Mackay et al., 2016). A maximum Cronbach's alpha value of 0.95 is considered good, representing a high internal consistency (Saunders et al., 2016).

Table 7: Case Processing Summary – UWES Scale

		N	%
Cases	**Valid**	102	100.0
	Excluded[a]	0	.0
	Total	102	100.0

a. Listwise deletion based on all variables in the procedure.

Table 8: UWES Scale Reliability

Cronbach's Alpha	N of Items
.946	17

4.4 Employee Engagement Levels

The aim of hypothesis test one is to examine the engagement levels of the participants of the study. This will test whether the participants are engaged or disengaged. The study analysed the results of 102 participants within the financial services. A histogram of the EE scores can be seen in Appendix 4A. Appendix 4B presents the corresponding descriptive statistics.

Table 9 depicts the results of the tests of normality. Focusing specifically on the Shapiro and Wilk (1965) test, defined as;

$$W = \frac{\left(\sum_{i=1}^{n} a_i x_{(i)}\right)^2}{\sum_{i=1}^{n}(x_i - \overline{x})^2}$$

This test is proven to be the most reliable statistical method to dis/prove normality for sample testing (Shimazu et al., 2008; Seppala et al., 2009; Schaufeli and Bakker, 2010; Rosman et al., 2013). Every test has a null hypothesis and an alternative hypothesis. The null hypothesis associated with the Shapiro-Wilks test is one of no difference, meaning the sample is tested against a pre-defined normally distributed data set. The null hypothesis assumes the sample is normally distributed. To reject that disposition the sample must have a p value less than 0.05. This sample set has a p value less than 5% meaning this sample differs from normality, and the sample rejects the null hypothesis. Therefore, the sample is drawn from a population that is not normally distributed and has an alternative hypothesis (W= 0.973, df = 102, p = 0.36).

Table 9: Test of Normality

	Shapiro-Wilk		
	Statistic	**Df**	**Sig.**
Employee Engagement Composite Score	.973	102	.036

A single sample t-test was conducted to test whether differences exist between the UWES mean and the mean result of the study sample. Table 10 displays the composite score of the UWES scale, totalling 17 items and portrays a mean score of 3.46655. This implies that the average engagement scores are lower than the average score of the UWES scale (3.87). Table 11 depicts the results of the tests. The significance value is less than 0.05, between the average UWES score and the study sample (Table 10: M = 3.46655, SD = 1.119936) (Table 11: t = -3.638, df = 101, p = .000). Therefore the results indicate that on average employees working in the financial service sector within this sample are disengaged.

Table 10: One-Sample Statistics – Employee Engagement Scores

	N	Mean	Std. Deviation	Std. Error Mean
Employee Engagement Composite Score	102	3.46655	1.119936	.110890

Table 11: One-Sample Test – Engagement Scores Compared to Mean UWES Score

	Test Value = 3.87					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Employee Engagement Composite Score	-3.638	101	.000	-.403449	-.62343	-.18347

4.5 Research Sub-Objectives

The sub-objectives of this study investigated whether gender and intergenerational differences exist in engagement levels within the banking sector. Two qualitative questions were asked in order to satisfy the remaining sub-objectives. The questionnaire items included an open ended question allowing participants to share their views, as to what factors influence engagement both positively and negatively. Participants were also questioned whether they regarded EE as beneficial, and were provided with an opportunity to list those benefits.

4.5.1 Gender Differences and Employee Engagement

An independent sample t-test was conducted to ascertain whether differences exist in the average engagement score between XX and YY. Appendix 4C shows histograms of the distribution of the EE scores for both XX and YY. The descriptive statistics are presented in appendix 4D.

Table 12 presents the tests of normality broken down into XX and YY categories. The Shapiro-Wilks test examines whether the significance value is the same as a typically normal distribution (p= ≥ .05). The Shapiro-Wilks test of normality shows that there are no significant deviations from normality for both XX and YY, with both significance values greater than 0.05. (WXX = 0.980, df – 49, p = 0.544, WYY = .960, df = 53, p = 0.076).

Table 12: Tests of Normality – Male (XX) and Female (YY) Scores

	Gender	Shapiro-Wilk		
		Statistic	Df	Sig.
Employee Engagement Composite Score	Male	.980	49	.554
	Female	.960	53	.076
a. Lilliefors Significance Correction				

An independent samples test was applied to identify differences between male and female engagement scores. Table 13 depicts the group standard statistics, highlighting the means and standard deviations of both genders; XX and YY (XX: mean = 3.09244, SD: 1.144857, YY: mean = 3.81243, SD = .986133).

Table 13: Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Employee Engagement Composite Score	Male	49	3.09244	1.144857	.163551
	Female	53	3.81243	.986133	.135456

Table 14 depicts the results of the independent samples test. The Levene's test for equality of variances was undertaken in advance of the t-test. This test determines whether equal variances are assumed or not assumed, meaning the distribution of XX competency scores are similar to the competency scores of YY. It is essential to undertake this test in advance of the Independent test. The significance value achieved (p = .180) is higher than 5%, therefore the null hypothesis is accepted, the variances between men and women are approximately equal.

The t-test section revealed however, the null hypothesis is rejected as the significance value is lower than 0.05, suggesting that the group as whole are disengaged. (t = -3.410, df = 100, p = 0.001). The mean difference, subtracts the average score of YY (3.81243) from the average score of XX (3.09244), providing a result of -.719994.

The confidence interval was set at 95%, because of the level of significance being 5%. The confidence interval focuses on the mean difference (-.719994). The results show, that there is a 95% possibility the mean difference between XX and YY could vary between 1.138847 and .301140, higher or lower.

Table 14: Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Employee Engagement Composite Score	Equal variances assumed	1.821	.180	-3.410	100	.001	-12.240	3.589	-19.360	-5.119
	Equal variances not assumed			-3.390	95.122	.001	-12.240	3.610	-19.407	-5.073

4.5.2 Generational Differences and Engagement Levels

Table 15 presents the tests of normality broken down into the age groups, excluding the age category 60 to 65 years, this group had only one participant and was omitted. The Shapiro-Wilks test of normality shows no significant deviations from normality for all groups. A histogram of the EE scores by age group can be seen in Appendix 4E. Appendix 4F presents the corresponding descriptive statistics.

Table 15: Test of Normality Age Groups

	Age	Shapiro-Wilk		
		Statistic	Df	Sig.
Employee Engagement Composite Score	18 to 20 years	.894	4	.403
	21 to 30 years	.968	47	.228
	31 to 40 years	.967	25	.576
	41 to 50 years	.961	14	.742
	51 to 60 years	.936	11	.474

Before proceeding with a one-way ANOVA test (a one-way ANOVA test is a single factor analysis of variance), a test of homogeneity of variance was carried out. The ANOVA was selected for use because this approach is in line with other studies that examined several groups within their studies (Schauefli and Bakker, 2010; Mills et al., 2012; Mackay et al., 2016). Table 16 depicts the results of this tests. The null hypothesis for this test is that the variances for all groups are equal, (excluding the age group 60 to 65 years, as this had one participant and was omitted from the study). The significance value (p = .235) demonstrated that the null hypothesis was supported.

Table 16: Test of Homogeneity of Variances – Employee Engagement Group Scores

Levene Statistic	df1	df2	Sig.
1.414[a]	4	96	.235
a. Groups with only one case are ignored in computing the test of homogeneity of variance for Employee Engagement Composite Score.			

Table 17 depicts the results of the ANOVA test. The null hypothesis associated with the ANOVA test, assumes the mean values across all of the groups are more or less equal to one another, in other words there are no differences between any of the mean values of the groups. The p value for this test is 0.05, therefore the null hypothesis is accepted (p = 0.079). Appendix 4G portrays the plots of mean scores per age group. The results show that the age group 21 to 30 years are the least engaged, while engagement levels increased for each category thereafter.

Table 17: ANOVA – Employee Engagement and Age Groups

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	12.195	5	2.439	2.045	.079
Within Groups	114.485	96	1.193		
Total	126.680	101			

4.5.3 Factors that Increase / Decrease engagement

95% (n = 97) of respondents provided their views on factors that foster and discourage engagement. The responses were thematically analysed using Braun and Clarke's (2006) guidelines. To start the process, the data was gathered and examined, using excel the researcher reviewed and read the responses several times. Preliminary codes were identified, these are the main features of the responses. Themes were then classified and named. The researcher was able to pinpoint the responses that were provided most frequently. These were coded with a unique identifier and a table was formulated in order of frequency. Table 18 depicts the factors the respondents identified as the reasons that contribute to making the employee engaged / disengaged in order of importance.

Table 18: Factors that Increase / Decrease Employee Engagement

Ranking No	Factors that Influence Engagement	Ranking No	Factors that Discourage Engagement
1	Autonomy	**1**	Poor management / Top down approach
2	Open suitable management style	**2**	Stressful unrealistic targets / Demanding workloads
3	Opportunities for self-growth and promotion	**3**	Lack of communication
4	Effective performance management system	**4**	Lack of incentives
5	Life-long learning	**5**	Negative culture / work environment
6	Supportive work environment	**6**	Isolation
7	Salary	**7**	Anxious environment
8	Work life balance	**8**	Disregard for employee wellbeing
9	Job resources	**9**	Loss of control

4.5.4 Employee Perception of Engagement

The final research objective of this study investigated whether employees regarded EE as beneficial (question 22). A pie chart, (Figure 4) shows that 88% of respondents viewed EE as beneficial.

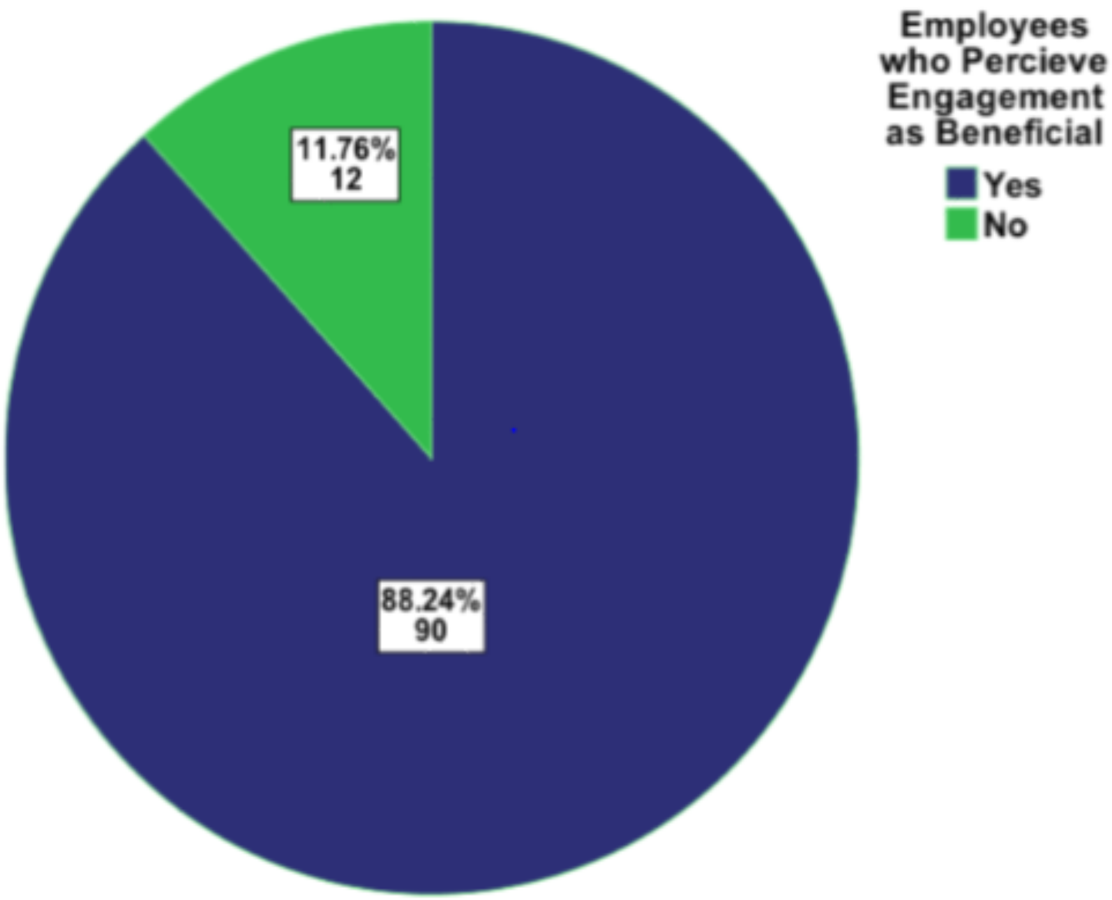

Figure 4: Employees Perception of Employee Engagement

The participants who regarded EE as beneficial (n = 88) were invited to share what those benefits mean for both the employee and employer. Although this was an open text question, the researcher identified the key themes and grouped these using thematic analysis. This detail is described in Table 19. The results will be analysed further in the discussion chapter.

Ranking No	Benefits of Employee Engagement
1	Communication – open discussion and improvements
2	Reduced Turnover
3	Job Spec
4	Improved Performance
5	Purpose
6	Boosts Morale
7	Employee Voice
8	Customer Satisfaction
9	Employee Recognition
10	Retention of top talent
11	Commitment
12	Team ethic / enhanced engagement with colleagues
13	Improved work environment and culture
14	Motivation
15	Transparency
16	Trust
17	Innovative Ideas
18	Establishes goals
19	Employees feel valued and appreciated
20	Improved health / reduced absenteeism

4.6 Chapter Summary

Descriptive statistics provided essential data in relation to the number of participants, broken down into age, gender, area of banking and regions. The UWES scale was deemed reliable and valid, demonstrating high internal consistency in line with other studies, with a Cronbach's alpha of 0.946.

The tests of normality focused specifically on the Shapiro-Wilks test and provided the significance values to accept or reject the hypothesis. However, it was through the inferential statistics that the richest insights were provided.

To meet the objective of the study, which was to determine the engagement levels of the sample, a single sample t-test was applied, this compared the mean score of the sample against the mean score of the UWES scale. The test showed that the mean score was significantly lower than that of the UWES scale and the hypothesis was rejected.

Sub-objective one, examined gender differences through an independent samples test. The test revealed YY engagement scores were higher than XX and closer to the average UWES scores. However, both the XX and YY scores failed to reject the null hypothesis.

Sub-objective two, examined generational differences through a one-way ANOVA test. The test found that the variances between the groups are relatively similar, however, the plots diagram indicated that the age group 21 to 30 years were the least engaged, with engagement levels rising per age group thereafter.

Sub-objective three and four focused on the factors that influence and discourage engagement, as well as the employee’s perception of the constructs benefits. The findings will be discussed further in the discussion chapter.

CHAPTER FIVE: DISCUSSION

5.1 Introduction

This chapter describes the findings of the results of the study, connecting the literature to the research questions, sub-objectives and findings of the study.

The primary research objective of this study was to determine whether employees in banking back-office roles are engaged or disengaged. The sub-objectives determined whether the EE score differed across genders and generations. This included taking the employees own interpretation as to what factors increase or decrease engagement and whether they regarded the construct as beneficial. The participants were then provided with an opportunity to list those benefits.

The motivators for conducting this study were two-fold. The biggest challenge for organizations in Ireland today is the overwhelmed employee (Deloitte, 2014). The IFS is an industry heavily impacted by employment disengagement as well as escalated levels of high turnover and low morale impacting productivity (O' Leary, 2015; PWC, 2016). Therefore, this research is timely and addresses an important imperative to demonstrate the positive impact EE provides for both the employee and employer.

The research bridges the gap of understanding disengagement in IFS within the literature by examining levels of engagement focusing specifically in back-office roles through the use of the UWES scale (Mackay et al., 2016). As highlighted in the introduction section, research in the field of EE is growing extensively due to the growing concern for organizations to overcome the barriers faced by them, which is why this study is worthy of research.

5.2 Engagement levels of Employees

The survey had 102 respondents. The demographics overview shows a variety of representation across; gender, age and region. Baker and Foy (2008) note that the number of personalized contacts is a factor in high response rates. This may have been a factor in the number of responses received as the researcher working within the industry used snowball sampling to reach potential participants.

The results from hypothesis test one (refer to section 4.4) revealed the employment engagement scores of the participants. The mean score of this study was 3.47, lower than the typical average of the engagement sore of the UWES scale of 3.87 (Schauefli and Bakker, 2003). This lower score highlights the need to address and investigate disengagement within the sector. Reflecting on Gallup's (2013) analysis, 13% of the employees are engaged, there is an 87% opportunity of improvement. Davies (2018) emphasizes the future of work will involve people looking for roles that provide more satisfaction, meaningfulness and fulfilment. This further highlights the growing trend of kaleidoscope careers, people with niche skills fulfilling careers and driving levels of engagement (Gratton, 2011).

The sample score does not imply that the industry as a whole are disengaged. Neither does it indicate that the entire sample is disengaged. This will be explored further when broken down into gender and generational cohorts. The overall disengagement result depicted is simply an indication of the engagement score of the sample at a moment in time.

As a reminder, the UWES scale comprised of; vigour, dedication and absorption provided a broad understanding of engagement as it measures the construct in its entirety (Xanthopoulou et al., 2009).

5.3 Gender differences

Sub-objective one / hypothesis test two examined whether engagement levels differ across genders. A relatively balanced group participated; 48% male and 52% female. The literature review revealed gender differences is often overlook and is not often addressed, theorists in past assumed neutrality (Martin, 2000; Banhani et al., 2013).

The results of the sample found the mean engagement levels of women (3.81) are substantially higher to those of men (3.09). The female score is considerably closer to the engagement level criteria of the UWES average score (3.87). With reference to the literature, Gallup (2015) highlighted the fact females are more like to be engaged than their male counterparts due to three factors; they are more aware of what is expected from them in their role, they tend to have a pier/support group to encourage them and they take opportunities on a daily basis to perform tasks they do best. This relates strongly to Pink's (2012) study on what engages employees; autonomy, mastery and purpose.

With reference to the literature this highlights the shift in roles, women once had more barriers to face than the opposition (Banhani et al., 2013). An emphasis was previously placed on male characteristics such as; critical thinking and aggressiveness (Britton, 2000). However, contemporary research notes the shift in the workplace with men facing difficulties in trying to portray with image of the ideal worker (WEC, 2016). Evidently this is reflected in the results of the study sample.

5.4 Generational differences

Sub-objective two examined the differences of age groups of the employees which were divided into generational catagories. Table 4 presents the number of participants in each age group. The majority of the participants (46%) were in the age group 21 to 29 years, generation Y. The second largest category (25%) were aged between 30 to 39 years, the older half of generation Y. Generation Z, the youngest generation was represented by 4%. Generation X was represented by 24%. Finally only one percent represented the baby boomers.

Interestingly the results revealed generation X was the most engaged participants of the study, with the age group 41 to 50 years achieving an average sore of 3.85, the older percentage of the generational cohort achieved a mean score of 3.97, a rating higher than the average UWES engagement score. With reference to the literature, this group has inherited some of their parent's traits and values financial stability and a challenging environment (Hornbostel et al., 2011). These characteristics are predominantly found in a banking environment.

The lowest mean score was reported by generation Y, the age group 21 to 30 years with a score of 3.13. Inevitably, this group impacted the overall engagement score as it had the largest number of participants (n = 47). Deal et al (2010) found that developmental and learning opportunities are essential to this technology savy cohort, their multi-tasking, adaptable nature means that they will not hesitate to leave an organization, providing that they do not feel valued (Hoole and Bonnema, 2015).

A recent conference hosted by Deloitte (2018) highlighted diversity and generational change as key to succeeding in the future work environment. They suggested that mastering management and leadership fundamentals to recognise engagement is essential, the opposite leads to low retention and low levels of engagement.

5.5 Implementing employee engagement practices at work

The respondents were questioned whether they would like to share additional information from their own experiences of EE. The feedback was intriguing, participants provided both positive and negative insights into their own experiences within the workplace. The responses were grouped into factors that increase and decrease EE, as can be seen in Table 18.

5.5.1 Factors that enhance engagement

The responses relating to the factors that increase EE were closely linked to the drivers of engagement section (2.6). For instance autonomy was highlighted by Pink's (2012) research. The participants felt that the employer should offer a supportive encouraging environment that fosters engagement and enables the employee to flourish. This is relevant to the future ways of working, focusing on connectivity and mastery (Gratton, 2011).

The vast majority of participants stressed the role of management (Marksos and Sridevi, 2010). A number of individuals reflected on circumstances where managers embraced EE and those that did not, the difference between the two scenarios was remarkable. Furthermore, the literature review highlighted the need for management to get the best out of their employees (Ulrich, 2012). A number of participants suggested that weekly one to one meetings are essential, so that they can air their views, but more importantly for management to act upon these recommendations or concerns and make improvements. Job resources in the form of self-efficacy, growth and personal engagement were also underlying themes highlighted by the respondents (Bakker and Demerouti, 2008). Followed closely by salary, which was noted as the most basic foundation in the engagement process, agreeing with Aon Hewitt (2014).

5.5.2 Factors that promote disengagement

In contrast, the factors that decrease EE were listed. These were identical to the fundamentals of disengagement within the literature review. Management's role was further highlighted as a key force within the process (Branham and Hirschfield, 2010). The responses highlighted the powerful role motivation plays, with many indicating a lack of incentives as discouraging.

Demanding workloads and unrealistic timelines was highlighted as a constraint, relating to the WEC (2016) argument, that the disengaged employee is faced by burn out situations, often times completing meaningless tasks. This also coincides to the current trend of the 24/7 digital era as highlighted on the Human Capital Trends report (Deloitte, 2014).

In addition, factors that decrease engagement were highlighted that were not included in the literature review. These factors included; isolation, a disregard for the employees' wellbeing, an anxious environment and the feeling of loss of control. Isolation and lack of socialization in particular was recently highlighted by The Guardian (2018) as one of the main consequences of offsite working arrangements. Many participants highlighted the need for an EE policy and programme consistent throughout the organization as engagement levels may differ from team to team.

5.6 The Benefits of Employee Engagement Initiatives

The study questioned whether the respondents viewed EE as beneficial. In line with the literature review 88% of the participants agreed this concurs with the literature highlighting its growing popularity from the media, practitioners and academics (Barenes and Collier, 2013; Saks and Gruman, 2014; PWC, 2016).

The participants were provided an opportunity to list what those benefits mean for both the employee and employer. 88% of the sample viewed the construct as beneficial and provided their views. The answers were coded to identify themes and depicted in Table 19. It was evident that the participants agreed with Kumar and Pansari's (2015), where competition and improvements within the workplace can only occur, when the employees are considered as valuable source, "not just a number" and have the potential to bring their full talents to the workplace.

The main benefits listed for the employer included; retention, improved performance, improved wellbeing of the employees and innovative ideas. These results coincide with the benefits noted in the literature review, that of; higher productivity, revenue generation, the ability to grow and importantly reduce absenteeism (Hawkins et al., 2012; Wellins et al., 2015; Gallup 2016)

The benefits cited by the participants for the employees included; transparency, communication involving open discussions and improvements, better engagement with colleagues, feeling valued and appreciated. Again these benefits were consistent with the positive influences of EE within the literature review; job satisfaction, enthusiasm, happiness (Schauefli et al., 2009), life-long learning opportunities, a trustworthy environment providing flexibility to the employee (Rao, 2017; CIPD, 2018).

The respondents' benefits correlate to the themes of the literature review using similar language terms. The Deloitte report (2018) confirms the requirement to improve the employee experience through engagement experiences, to ensure both the employer and employee are satisfied. Ultimately the report along with the CIPD (2018) stress that engagement is needed to overcome the several issues faced by industries today to ensure a healthy work life balance, especially in the current environment with increased working hours.

5.7 Limitations

The methodology section identified a number of limitations. The sample was not indicative of the total population or the IFS industry in its entirety as non-probability convenience sampling was used (Adams et al., 2014).

The sample target size was 100 employees working in banking back-office roles. Although this target audience made up a large proportion of the participants (n = 76%), additional areas of banking were included in the research (front office and middle office). The sample was not generalizable to the population, a specific group or the industry as a whole.

A further limitation suggested by Hoole and Bonnema (2015) is that consistency scores and strong reliability does not prove accurate results, participants can either intentionally or accidently provide a mis-representation of themselves.

Due to time constraints, the study did not allow for an experimental study to be carried out. Using the UWES scale and a smaller group of individuals the researcher could have implemented EE initiatives within their own department and tested post engagement levels. This recommendation is noted in the conclusion for further research.

5.8 Chapter Summary

The IFS is an industry heavily impacted by employment disengagement as well as escalated levels of high turnover and low morale impacting productivity (O' Leary, 2015; PWC, 2016). The engagement level results of this study sample further highlighted this, with the average score of participants (3.47) being significantly lower than the average score of the UWES scale (3.87).

The sample revealed the movement of roles in the workplace, male employees once dominated the workforce, with an emphasis on male characteristics. However, the results revealed that females scored higher engagement scores than the opposition.

The results of this study also revealed that generation X achieved the highest engagement scores, while generation Y had the lowest. The results highlighted the need for organizations to adapt to meet the needs of this multi-tasking, technology savy cohort.

The respondents provided significant insights into factors that foster and discourage engagement through sharing their own personal experiences. Autonomy, management styles and opportunities for personal growth dominated the results to promote engagement. Demanding workloads, time constraints and management styles were considered the most pressing issues.

CHAPTER SIX: CONCLUSION

This research was undertaken to address a gap in the literature through examining the engagement levels within banking. The underlying objective was to highlight the benefits of engagement to both the organization and the individual. The study also examined whether both inter-generational and gender differences existed. An additional sub-objective investigated those factors that influence engagement positively and negatively.

6.1 Implications

This study highlighted many current implications for all organizations not just within the financial services. Disengagement and employee burnout is a prevalent concern within the financial services. Engaging the employee is critical in any work environment if organizations want to get the best from their people. Lack of engagement leads to dissatisfaction, low morale, a lack of pride and ultimately low retention rates (Deloitte, 2018.

The first hypothesis test examined the engagement levels of the sample, the hypothesis was rejected for the group as a whole, as the engagement levels were significantly lower than the average engagement score of the UWES scale. This led to the conclusion that the chosen sample of employees are disengaged and the need for this crisis to be addressed.

The digital era of today has heavily impacted engagement levels, employee productivity has reduced significantly due constant in demand connectivity 24/7 (McKinsey, 2016). This has contributed to employee burnout and the overwhelmed employee. Organizations need to act fast to overcome this crisis. Hoole and Bonnema (2015) highlight the importance of recognizing what engages the employee, only then can organizations gain that competitive edge.

6.2 Recommendations

1. The organization needs to ensure staff feel valued, involved and respected in order to enhance productivity and general levels of contentment in the workplace. Generally initiatives are put in place from a top down perspective and often do not succeed in filtering through to lower levels within the organization. It's at the lower levels EE is needed most, as this is where the highest level of turnover / attrition occurs (Ulrich, 2012). As such EE incentives should be considered from a bottom up perspective such as Ulrich's (2012) belief, that the engagement strategy is aligned and integrated, with HR and management acting as an employee advocate.

2. Gender differences within this study revealed significant insights. The engagement levels of women were higher to those of men. The average female result was close to that of the average UWES score. This indicates a need for deeper consideration of gender issues in the development of policies related to engagement.

3. The sub-objectives of the study further provided significant insights into the opinions and behaviours of the employees. The study found that generational differences has a part to play in the engagement process, generation X were found to have higher engagement levels than generation Y, highlighting the need for organizations to adapt their strategies to satisfy the needs of all cohorts. This is particularly relevant as more generation Y employees enter the workforce (Meriac et al., 2010; Hoole and Bonnema, 2015). Again this highlights the need for demographic factors to be contemplated in the wider engagement conversation.

4. The results of this study revealed that 88% of employees regarded EE as beneficial, perhaps the remaining 12% have not experienced a positive culture of engagement. As outlined throughout this dissertation, EE can provide numerous desirable benefits to both the employee and employer; reduced

absenteeism, dedication, vigour and absorption (Towers Watson, 2012; Wellins et al., 2015). Management need to create a culture of engagement.

6.3 Implementation

1. Prior to implementing an EE strategy, HR need to ensure management understand the benefits of incorporating an EE culture. Once management are on board, IFS organizations should conduct an evaluation of the current engagement levels of employees, using a pre-designed survey, such as the UWES (the best EE survey), inevitably this will incur costs on the organization and they will need to seek permission from the authors (Schaufeli and Bakker, 2010).

2. The organization should listen to recommendations from the employees, encouraging employee voice (Al Mehrzi and Sanjay, 2016). Adapting this bottom up approach, issues and concerns will be highlighted (Evans, 2010). This stage is the most crucial within the process. An employee engagement handbook policy should be created, which will not incur much costs on the organization.

3. The EE policy should include recommendations and address concerns of the employees, making them feel empowered. Furthermore, the incentives of engagement should include; regular engagement level assessments, adequate training for management to fully understand the engagement process and the potential return of investment. In addition, management should conduct short weekly one to one session with each employee to promote a trustworthy environment, learn of concerns and more importantly take action on any recommendations / issues that may arise (Markos and Sridevi, 2010).

4. During the execution of the EE strategy, teams should share ideas and learn best practices from one another, through meetings, collaborations and virtual learning, this will also assist with intergenerational cohesion (Gratton, 2011; Hoole and Bonnema, 2015). The implementation of an EE philosophy is not a

quick fix, it is a consistent adaptation, an annual review is simply not enough for an employee to feel valued and respected in a workplace.

6.4 Recommendations for Future Research

The author proposes to conduct research of EE levels over an extensive period to test whether engagement levels impact financial performance and to understand if a distinct correlation exists. There is a lack of literature that examines the levels of EE versus the financial performance of said company.

To further understand the powerful influence EE initiatives can play in preventing disengagement or burnout, additional research is required. Further research could provide a thorough examination of the EE levels at all grades within a chosen organization. Using the UWES scale, experimental research could be conducted pre and post engagement initiatives being implemented, to further understand the benefits that can be achieved.

The main focus of the study was back-office roles within banking. It is recommended that additional research should be conducted within different areas in the industry so that a comparison can be made.

People are social creatures thus engaging and listening to others allows for people to connect, and a connected individual will provide more enthusiasm and effort into their work. They will invest more of themselves and having the diversity of people's input allows for both business and the individual to profit.

Personal Learning Statement

Producing this dissertation has been one of the most challenging, yet self-fulfilling accomplishments that I have experienced. From the outset, I was determined to focus on employee engagement, a topic that I am passionate about. Having worked in a back office operational role within the banking industry the past four years, I consistently witness poor morale, high levels of absenteeism and turnover. I developed a vision for this dissertation based on my visceral feelings on the subject matter. I wanted to highlight that disengagement is an area that needs to be addressed and current for further research.

During my first meeting with my supervisor, Dr. Corina Sheerin, we discussed my aspiration for this study and what I planned to achieve. The literature and study review was a crucial starting point for me. From this I began to see that my initial belief and what I have seen in my organization were closely aligned to the views and arguments provided by the relevant theorists. My supervisor and I agreed that this would be a good area to develop my understanding and investigate the various aspects.

Upon reflection, this core piece of advice set me up for success and kept me focused and disciplined throughout the journey. I appreciated the fact Dr. Sheerin gave me the autonomy to pursue this study while at the same time provided me with feedback along the way to keep me on track. I enjoyed the methodology section of the study but would have liked more experience with SPSS before obtaining the responses. Having had prior exposure to SPSS, may have allowed me to manage my time more effectively. However, I have exceeded my expectations in what I can learn in such a short period of time.

Throughout this dissertation, I am encouraged at how going through this process has boosted my self-confidence. I have developed in-depth knowledge into employee engagement and how it relates to emotional intelligence. Employee engagement is an area that I would like to work in the near future and I will continue to promote a positive culture of engagement within my own workplace. “Sometimes it’s the journey that teaches you a lot about your destination” (Graham, 2018).

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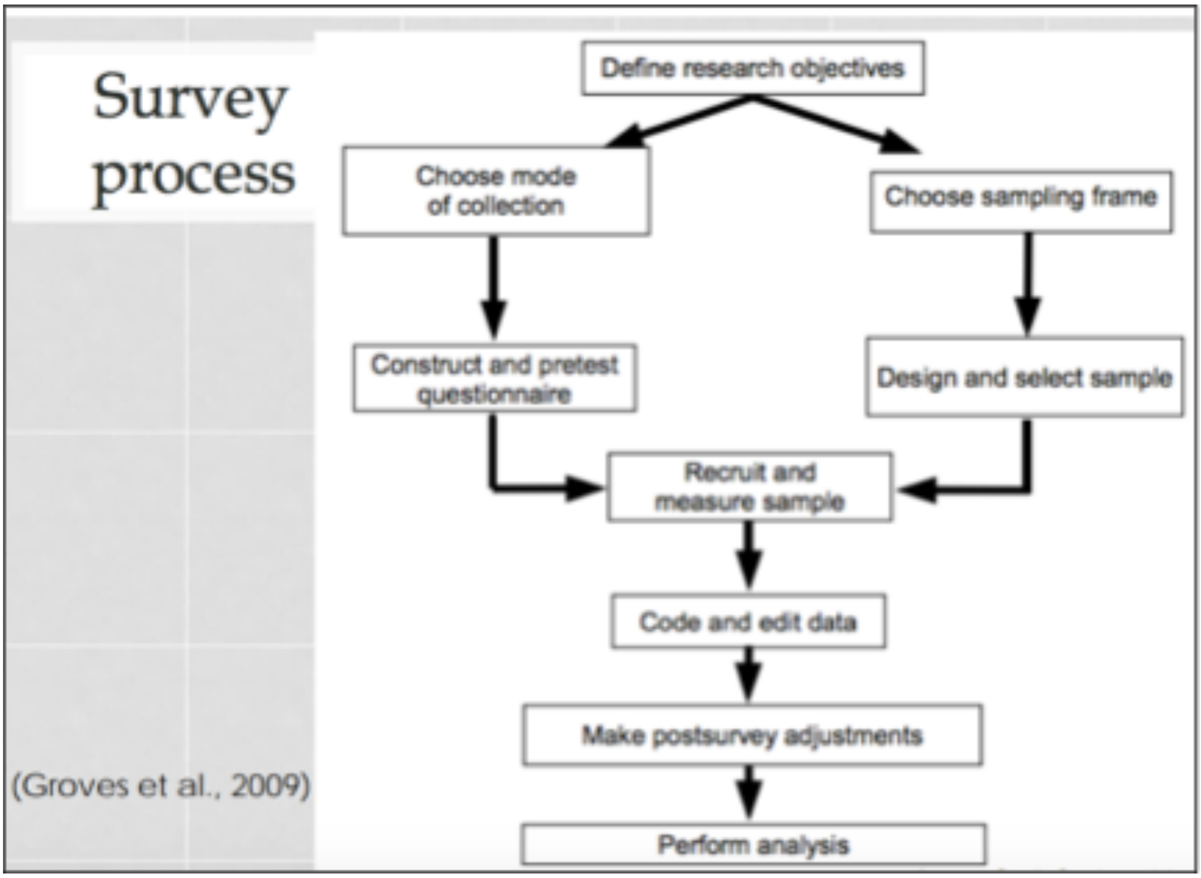
Appendix 1: The Survey Process (Source: Groves et al, 2009)



Appendix 2: The UWES Scale (Schauefli and Bakker, 2010)

Work & Well-being Survey (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, cross the '0' (zero) in the space after the statement. If you have had this feeling, indicate how often you feel it by crossing the number (from 1 to 6) that best describes how frequently you feel that way.

	Almost never	Rarely	Sometimes	Often	Very often	Always
0	1	2	3	4	5	6
Never	A few times a year or less	Once a month or less	A few times a month	Once a week	A few times a week	Every day

1. ________ At my work, I feel bursting with energy* *(VI1)*
2. ________ I find the work that I do full of meaning and purpose *(DE1)*
3. ________ Time flies when I'm working *(AB1)*
4. ________ At my job, I feel strong and vigorous *(VI2)**
5. ________ I am enthusiastic about my job *(DE2)**
6. ________ When I am working, I forget everything else around me *(AB2)*
7. ________ My job inspires me *(DE3)**
8. ________ When I get up in the morning, I feel like going to work *(VI3)**
9. ________ I feel happy when I am working intensely *(AB3)**
10. ________ I am proud on the work that I do *(DE4)**
11. ________ I am immersed in my work *(AB4)**
12. ________ I can continue working for very long periods at a time *(VI4)*
13. ________ To me, my job is challenging *(DE5)*
14. ________ I get carried away when I'm working *(AB5)**
15. ________ At my job, I am very resilient, mentally *(VI5)*
16. ________ It is difficult to detach myself from my job *(AB6)*
17. ________ At my work I always persevere, even when things do not go well *(VI6)*

Appendix 3: Employee Engagement Survey

Dear Participant,

Thank for taking the time to partake in this study. This short questionnaire will take less than 5 minutes of your time to complete.

The results of the survey will be used only as part of an important level 9 Masters research project focusing on employee engagement within the banking sector. Your participation is very much appreciated. Note that responses will remain anonymous, meaning the data will be non-identifiable and your name will not be captured. The responses will be only accessible to my supervisor, university and I. The raw data will be stored securely and will not be held for any longer than necessary.

Please note that you are free to withdraw from the survey at any time. If you wish to obtain any additional information on this study, you can contact me at katelynamjones@gmail.com.

Employee Engagement Questionnaire

At my work, I feel bursting with energy

	0	1	2	3	4	5	6	
Never	○	○	○	○	○	○	○	Every day

I find the work that I do full of meaning and purpose

	0	1	2	3	4	5	6	
Never	○	○	○	○	○	○	○	Every day

Time flies when I'm working

	0	1	2	3	4	5	6	
Never	○	○	○	○	○	○	○	Every day

At my job, I feel strong and vigorous

	0	1	2	3	4	5	6	
Never	○	○	○	○	○	○	○	Every day

I am enthusiastic about my job

	0	1	2	3	4	5	6	
Never	○	○	○	○	○	○	○	Every day

When I am working, I forget everything else around me

	0	1	2	3	4	5	6	
Never	○	○	○	○	○	○	○	Every day

My Job inspires me

	0	1	2	3	4	5	6	
Never	○	○	○	○	○	○	○	Every day

When I get up in the morning, I feel like going to work

	0	1	2	3	4	5	6	
Never	○	○	○	○	○	○	○	Every day

I feel happy when I am working intensely

	0	1	2	3	4	5	6	
Never	○	○	○	○	○	○	○	Every day

I am proud of the work that I do

	0	1	2	3	4	5	6	
Never	○	○	○	○	○	○	○	Every day

I am immersed in my work

	0	1	2	3	4	5	6	
Never	○	○	○	○	○	○	○	Every day

I can continue working for long periods at a time

	0	1	2	3	4	5	6	
Never	○	○	○	○	○	○	○	Every day

To me, my job is challenging

	0	1	2	3	4	5	6	
Never	○	○	○	○	○	○	○	Every day

I get carried away when I'm working

	0	1	2	3	4	5	6	
Never	○	○	○	○	○	○	○	Every day

At my job, I am very resillient, mentally

	0	1	2	3	4	5	6	
Never	○	○	○	○	○	○	○	Every day

It is difficult to detach myself from my job

	0	1	2	3	4	5	6	
Never	○	○	○	○	○	○	○	Every day

At my work I always persevere, even when things do not go well

	0	1	2	3	4	5	6	
Never	○	○	○	○	○	○	○	Every day

Demographic Information

Gender Identification

- Female
- Male
- Other
- Do Not Wish to Declare

Age

- 18-20
- 21-29
- 30-39
- 40-49
- 50-59
- 60+

Work Function within Banking

- Front Office
- Middle Office
- Back Office
- Other

Region

- Dublin
- Leinster (excluding Dublin)
- Connacht
- Ulster
- Munster

Do you perceive employee engagement as beneficial?

- Yes
- No

If you have answered yes, what are the benefits to both the employee and employer in your view?

____

____

From your own experience of employee engagement is there anything you wish to share?

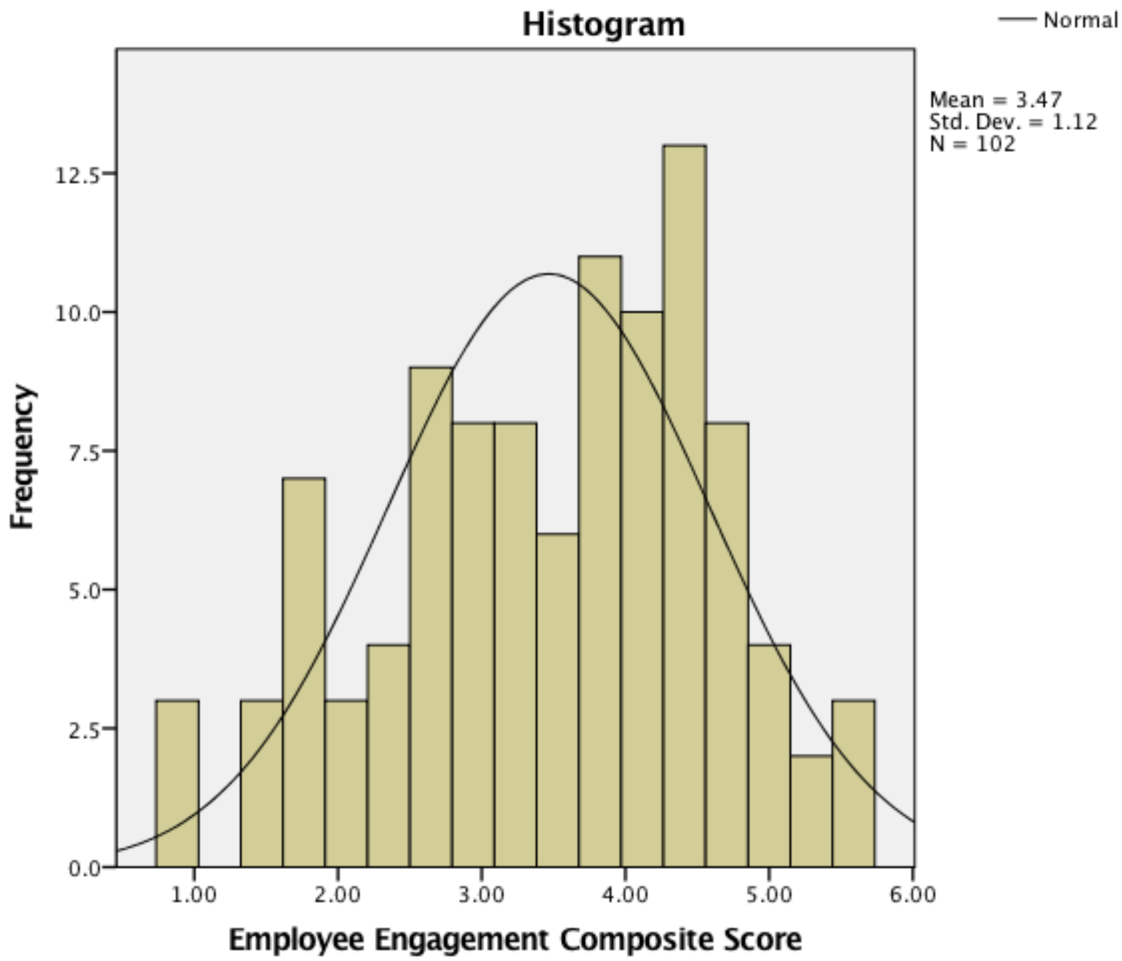
____

____

Appendix 4: Graphs of Descriptive Statistics

Appendix 4A

Histogram of the employee engagement scores of employees working in the financial services



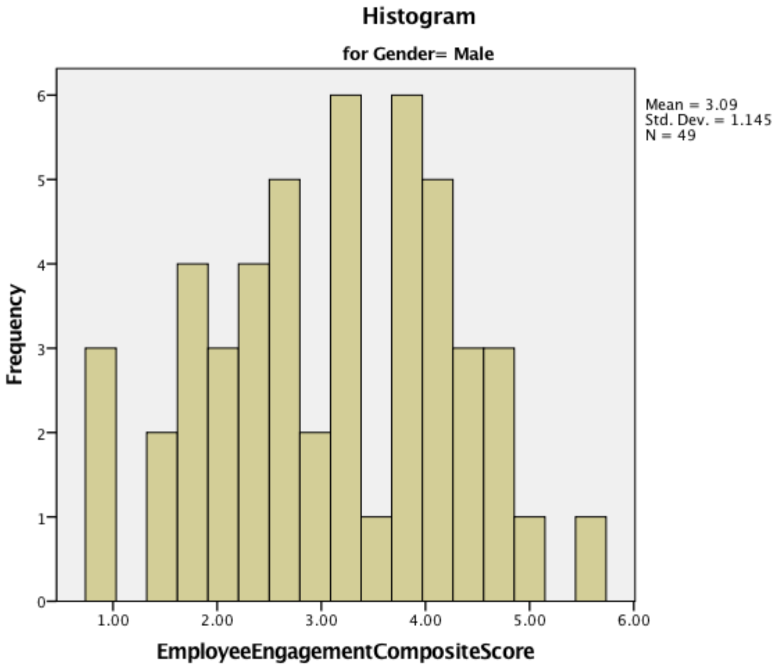
Appendix 4B

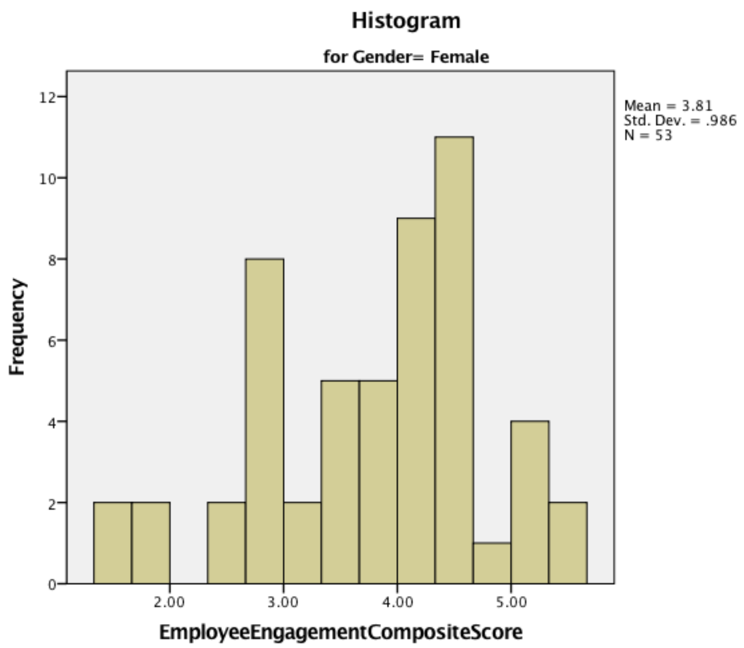
Descriptive Distributes for employee engagement of employees working in financial services

			Statistic	Std. Error
Employee Engagement Composite Score	Mean		3.4666	.11089
	95% Confidence Interval for Mean	Lower Bound	3.2466	
		Upper Bound	3.6865	
	5% Trimmed Mean		3.4869	
	Median		3.6765	
	Variance		1.254	
	Std. Deviation		1.11994	
	Minimum		.88	
	Maximum		5.53	
	Range		4.65	
	Interquartile Range		1.60	
	Skewness		-.329	.239
	Kurtosis		-.638	.474

Appendix 4C

Histogram of the distribution of employee engagement scores of employees working in the financial services for Males and Females





Appendix 4D

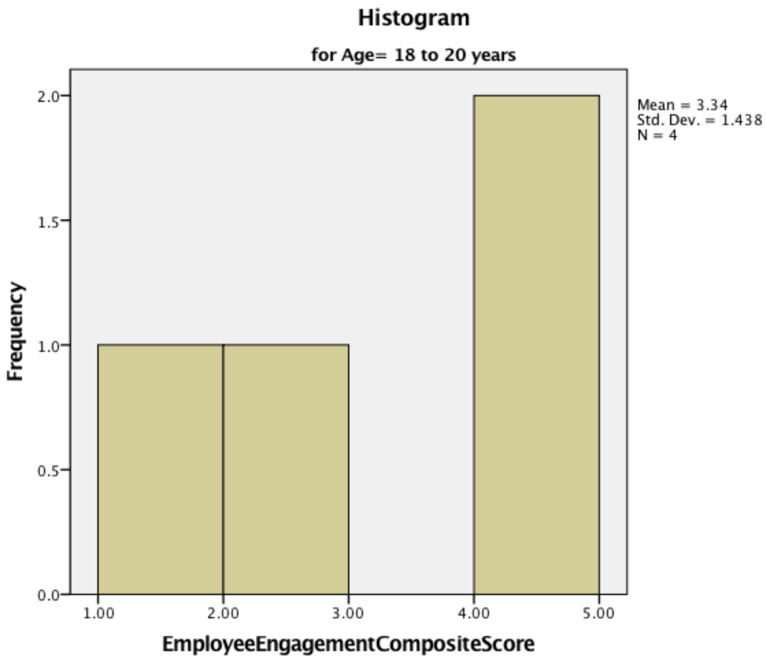
Descriptive statistics – Employee engagement scores for Males and Females

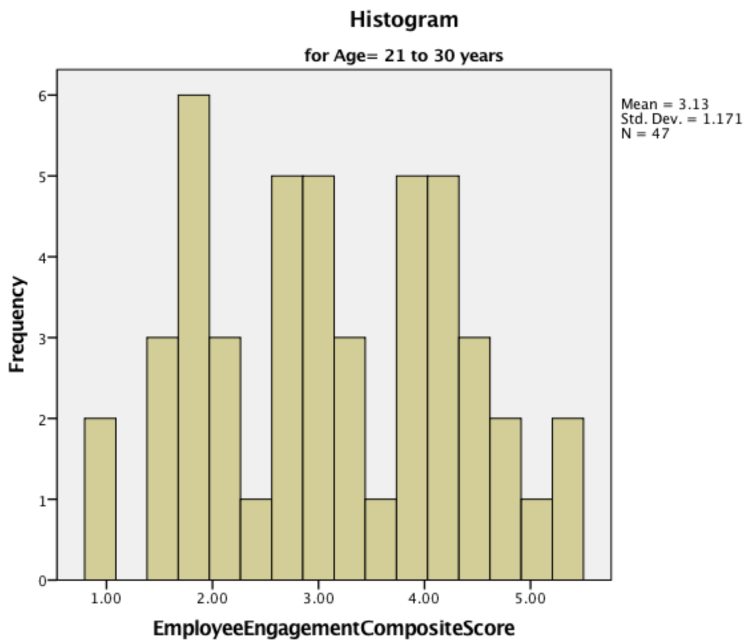
Gender				Statistic	Std. Error
Employee Engagement Composite Score	Male	Mean		3.0924	.16355
		95% Confidence Interval for Mean	Lower Bound	2.7636	
			Upper Bound	3.4213	
		5% Trimmed Mean		3.0964	
		Median		3.1765	
		Variance		1.311	
		Std. Deviation		1.14486	
		Minimum		.88	
		Maximum		5.53	
		Range		4.65	
		Interquartile Range		1.85	
		Skewness		-.056	.340
		Kurtosis		-.765	.668
	Female	Mean		3.8124	.13546
		95% Confidence Interval for Mean	Lower Bound	3.5406	
			Upper Bound	4.0842	
		5% Trimmed Mean		3.8430	
		Median		4.0588	
		Variance		.972	
		Std. Deviation		.98613	
		Minimum		1.59	
		Maximum		5.53	
		Range		3.94	
		Interquartile Range		1.59	
		Skewness		-.486	.327

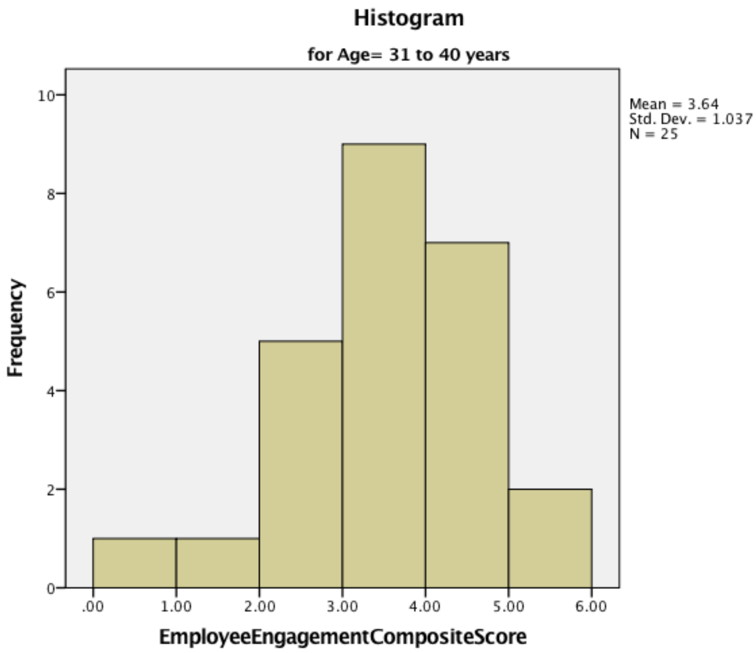
		Kurtosis	-.307	.644

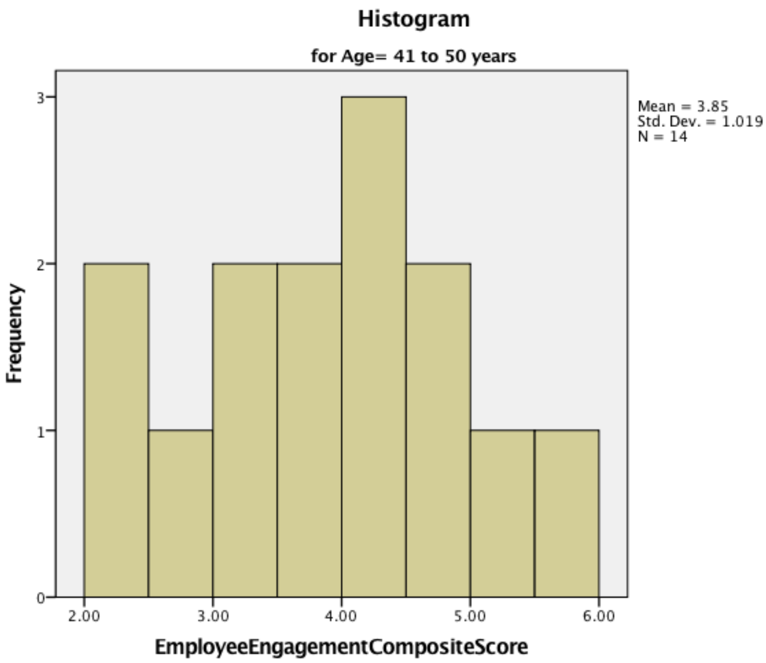
Appendix 4E

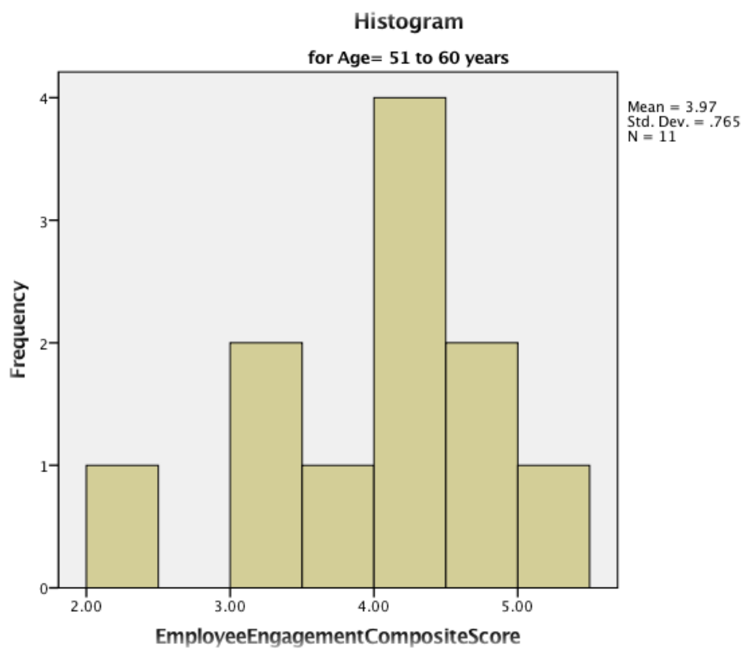
Histograms of the distributions of engagement scores by age groups






Histogram
for Age= 31 to 40 years
Mean = 3.64
Std. Dev. = 1.037
N = 25
Frequency
10
8
6
4
2
0
.00
1.00
2.00
3.00
4.00
5.00
6.00
EmployeeEngagementCompositeScore


Histogram
for Age= 41 to 50 years
Mean = 3.85
Std. Dev. = 1.019
N = 14
Frequency
3
2
1
0
2.00
3.00
4.00
5.00
6.00
EmployeeEngagementCompositeScore


Histogram
for Age= 51 to 60 years
Mean = 3.97
Std. Dev. = .765
N = 11
Frequency
0
1
2
3
4
2.00
3.00
4.00
5.00
EmployeeEngagementCompositeScore

Appendix 4F

Descriptive statistics – Employee engagement scores by age category

	Age			Statistic	Std. Error
Employee Engagement Composite Score	18 to 20 years	Mean		3.3382	.71899
		95% Confidence Interval for Mean	Lower Bound	1.0501	
			Upper Bound	5.6264	
		5% Trimmed Mean		3.3595	
		Median		3.5294	
		Variance		2.068	
		Std. Deviation		1.43797	
		Minimum		1.65	
		Maximum		4.65	
		Range		3.00	
		Interquartile Range		2.69	
		Skewness		-.378	1.014
		Kurtosis		-3.622	2.619
	21 to 30 years	Mean		3.1289	.17085
		95% Confidence Interval for Mean	Lower Bound	2.7850	
			Upper Bound	3.4728	
		5% Trimmed Mean		3.1291	
		Median		2.9412	
		Variance		1.372	
		Std. Deviation		1.17132	
		Minimum		.94	
		Maximum		5.24	
		Range		4.29	

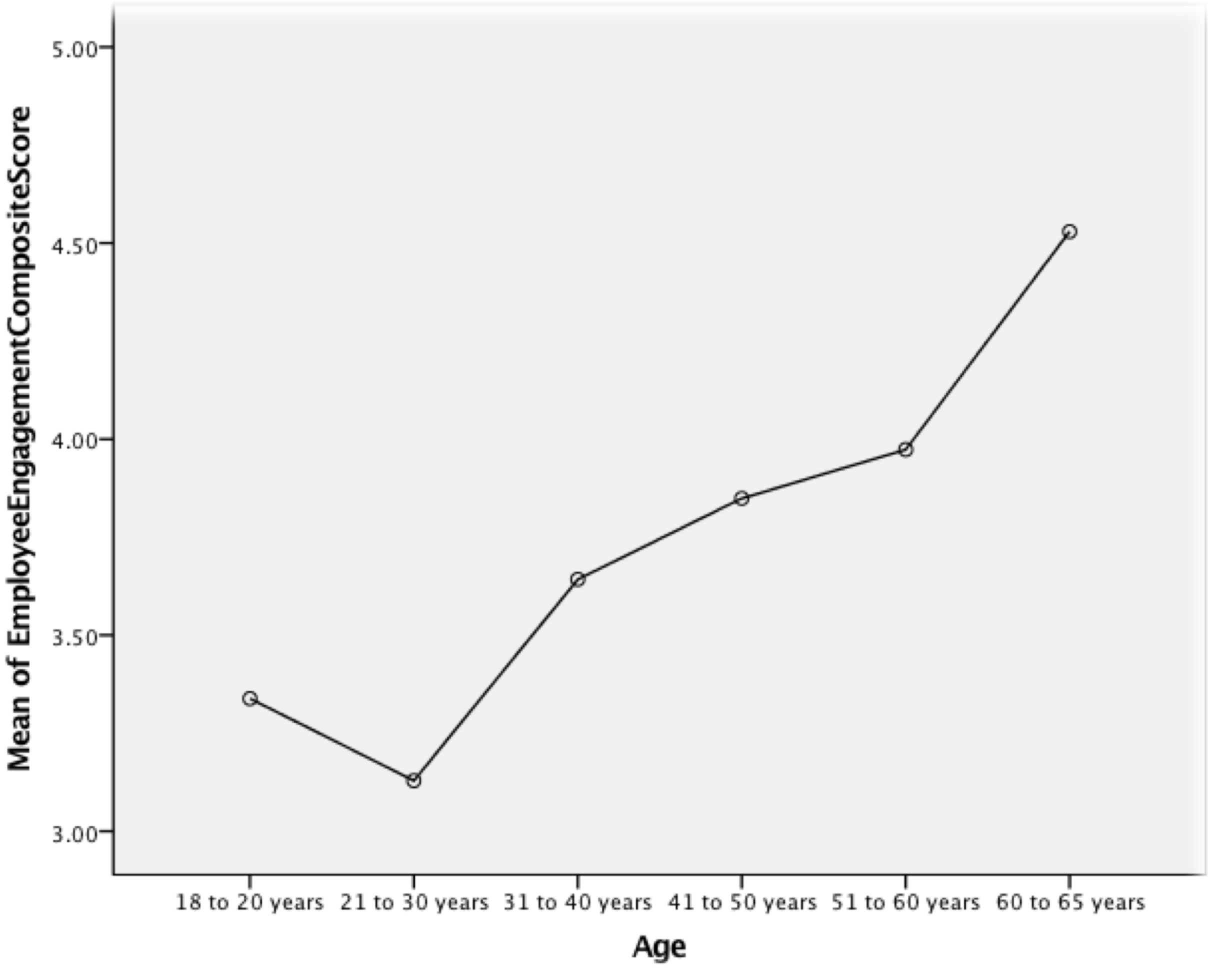
		Interquartile Range		1.94	
		Skewness		.021	.347
		Kurtosis		-.969	.681
	31 to 40 years	Mean		3.6424	.20744
		95% Confidence Interval for Mean	Lower Bound	3.2142	
			Upper Bound	4.0705	
		5% Trimmed Mean		3.6856	
		Median		3.7647	
		Variance		1.076	
		Std. Deviation		1.03721	
		Minimum		.88	
		Maximum		5.53	
		Range		4.65	
		Interquartile Range		1.56	
		Skewness		-.673	.464
		Kurtosis		.887	.902
	41 to 50 years	Mean		3.8487	.27228
		95% Confidence Interval for Mean	Lower Bound	3.2605	
			Upper Bound	4.4370	
		5% Trimmed Mean		3.8450	
		Median		3.8529	
		Variance		1.038	
		Std. Deviation		1.01878	
		Minimum		2.24	
		Maximum		5.53	
		Range		3.29	
		Interquartile Range		1.46	
		Skewness		.051	.597

		Kurtosis		-.571	1.154
	51 to 60 years	**Mean**		3.9733	.23075
		95% Confidence Interval for Mean	**Lower Bound**	3.4591	
			Upper Bound	4.4874	
		5% Trimmed Mean		3.9997	
		Median		4.2941	
		Variance		.586	
		Std. Deviation		.76532	
		Minimum		2.41	
		Maximum		5.06	
		Range		2.65	
		Interquartile Range		1.24	
		Skewness		-.810	.661
		Kurtosis		.298	1.279

a. EmployeeEngagementCompositeScore is constant when Age = 60 to 65 years. It has been omitted.

Appendix 4G

Mean Plots of Engagement Scores by Age Groups



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