

**OUTSOURCING AND ITS IMPACT ON EMPLOYEE ENGAGEMENT AND CORPORATE CULTURE  
IN THE FINANCIAL SECTOR CASE STUDY: STERLING BANK NIGERIA**

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## **ABSTRACT**

Outsourcing is an integral strategy for an organisation as they can exploit available opportunities while being competitive in the marketplace. Organisations engage a third-party vendor because of the benefits it provides for them as an organisation. These organisations fail to consider the impact it will have on employees and the image of the organisation. The financial industry tainted with some ever-changing challenges that relate to technology advancement, communication and tight competition. Irrespective of the increment in the engagement of outsourcing locally and globally, some financial institutions are faced with various challenges.

The aim of this study is to understand the impact outsourcing has on employee engagement and if it thins the corporate culture of Sterling Bank Plc Nigeria. The study was based on the analysis of existing literature outsourcing, corporate culture and employee engagement. This helped to address and sought the knowledge gap while it provided a framework for the research questions. The research adopted a quantitative approach using a positivist philosophical research-based method. The focus of interest was on the insourced staff which was used as a control class measure in the findings of the research.

An inferential analysis was done with the use of a regression model to investigate the relationship between the insourced and the outsourced staff on their levels of engagement and understanding of the corporate culture of the organisation. The findings revealed there was a statistical significance difference, as the insourced employees appeared to be more engaged than the outsourced employees. Simultaneously, the corporate culture was also impacted negatively due to the implementation of outsourcing by the organisation. It was recommended that the organisation should evaluate the third-party vendor before engagement while carrying out constant reviews of processes to ensure it's aligning with the organisational goal.

## DECLARATION

### Submission of Thesis and Dissertation

National College of Ireland

Research Students Declaration Form

*(Thesis/Author Declaration Form)*

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## Abbreviation And Acronyms

BPO - Business Process Outsourcing

HRO - Human Resource Outsourcing

HR - Human Resource

GDPR - General Data Processing Rules

COVID 19 - Corona Virus Disease 2019

SPSS - Scientific Package for Social Sciences

DF - Degree of freedom

CV - Critical value

## CHAPTER 1

### 1.0 INTRODUCTION

Organisations have constantly evolved and have developed intense processes and styles for implementation. This is because the world now operates as a global village in various terms which includes the rendering of services (Tidd and Bessant, 2018). There is need to implement strategic changes while exploring available or limited resources. The operational cost of the organisation must be taken into consideration to survive in a competitive market (Broman and Robèrt, 2017). Based on the high demand for perfection by customers in a competitive environment, most organisations are compelled to re-strategize on how to operate in utilizing the integrated differentiation-cost leadership strategy. This means such organisations design products that are exclusive in the marketplace, while simultaneously maintaining a low-cost position that is relative to that of their competitors (Michael et al., 2014). In a bid to remain relevant and hold a top market share, some organisations have designed various strategies to reduce the costs in their daily operations. Bakker (2017), analysed that some organisations have implemented the blue ocean strategy in their daily activities, and it has worked for them. Blue ocean strategy is a strategic move taken by an organisation that creates a leap for the client, employees and stakeholders while it creates new demand and simultaneously makes competition irrelevant (Alam and Islam, 2017). "Blue ocean" is a concept that explores that part of the business or market that has not been explored (Kim, and Mauborgne, 2014). They also stated that the blue ocean strategy is a model designed to reduce operational cost and risk, eliminate redundancy, raise talents and create a contingency plan in line with the organisational policy. In other words, this strategy helps the organisation in balancing the operational cost by managing the employees strategically and its facilities (Anthony et al., 2019). The blue ocean comes to play in this study because it could be recommended to Sterling bank based on the outcome of the findings of this study instead of implementing the outsourcing approach. However, some organisations have witnessed success with this model concerning the significant increase in earnings and market share prices (Alam and Islam, 2017).

On the other hand, some organisations have opted to engage in outsourcing as a model to reduce costs. This seems to be a general practice that is embraced by a lot of organisations (Gurung and Prater, 2017). Organisations have embraced this practice because they feel it is

an operational value to concentrate on the core functions of their strengths while they outsource the other functions to professionals (Kakabadse and Kakabadse, 2005). Maister (2012) emphasized that organisations that transfer some part of their function to a third-party vendor, believe they are professionals and have expertise in those areas. As a result of this transfer, they are likely to reduce costs while they achieve the same results that will benefit the parent company. This cost-benefit helps the organisation have a strategic framework that positions it to expand globally (Boardman et al, 2017).

Outsourcing is a strategic way of subcontracting services to a third-party vendor to allow managers to maximize their core competencies while leveraging on the resources and skills within the organisation (Hugos, 2018). Various studies have analysed ways in which managers can utilize resources effectively while engaging in outsourcing. Gure and Karugu (2018) Identified two strategies that help managers utilize resources effectively. i) Concentrate on core competence to achieve definable performances that provide exceptional value to the customers and stakeholders ii) Strategically outsourcing other non-core functions in the organisation.

An example of an organisation that has combined these strategies to increase its market share is Apple Computer, they outsource 70% of its manufacturing cost and its component (Nagurney and Li, 2015). Instead of building an internal bureaucracy that lacked specialized skills, they outsourced functions like, designs to Frog designs, printers to Tokyo Electric and marketing to Regis McKenna. With this strategic action, they achieved a 100 million dollars image operation on a small staff strength as the operating cost was just 1 million dollars. Apple concentrated on internal resources as they produced the software for the product that provided the unique feeling its customers desired. They avoided unnecessary investment while they benefited from there vendors. However, they were also flexible in terms of technology changes whilst operating on a flat organisational structure (Magelssen et al., 2015).

Furthermore, it is pertinent to note that different business process and functions have their pros and cons, so do outsourcing has its advantages and disadvantages if it not managed appropriately (Hammer, 2015). The outcome of the mismanagement of the process could result in sub-standard products from both parties (The parent and Third-party company). The possibility of losing the best talents and specialized skills might occur. The ability to replace

the exact skills of the exited employee by the outsourced company might be difficult or impossible (Zhu and Morgan, 2018). As such, they might be replaced with less skilled or less competent employees which might lead to high employee turnover in the long run. This could also result in some degree of labour and work issues from present employees (Hammer, 2015).

The following academic researchers have identified the advantages of outsourcing in business; Somjai (2017) made some pragmatic conclusion that will be analysed in a developing country like Nigeria. This is because organisations in that country lack confidence in value perception towards the outsourcing concept (Ihuah and Eaton, 2013). Implementing outsourcing in an organisation often needs essential changes in strategies and processes. Thus, this needs to be reviewed against other factors to ensure it achieves its desired goals (Vitasek and Ledyard, 2013).

### **1.1 BACKGROUND OF THE PROBLEM**

Various studies have been conducted by researchers, most of who agree that outsourcing will reduce cost and improve productivity amongst employees if it is strategically planned and well-managed (Kahouei et al, 2016). In another twist, researchers have argued that outsourcing causes poor service delivery, low-quality products, setbacks in procedures and processes, and sometimes leads to a high turnover of employees (Ellram and Tate, 2015). Outsourcing, however, has been accepted general as part of the business partnership for some organisations. There has been an emphasis that most of the criticisms on outsourcing have pondered on the changes it will impact on employees and the cost on the organisational structure; as it is a known fact that outsourcing impacts employee's productivity (Westphal and Sohal, 2016).

Some organisations believe that employees are the greatest assets as they cannot be easily replaced; unlike tools and processes that can be changed at any point (Hughes and Rog, 2008). Also, competency is a pivotal set of skills that cut across all functions of the organisational strategy and goal (Sanghi, 2016). Knowledge-based activities are generated mostly from manufacturing (products) and services. In manufacturing, there are process and product designs, logistics and customer service. However, employees should be engaged and maintain

the right state of mind to commence work daily to avoid low productivity. Where employees are demoralised, productivity of the job will be negatively affected.

In recent times, organisations have been compelled to pay special attention to employee engagement. Documented proofs have revealed that if an organisation understands what employee engagement entails, they will be able to manage the pros and the cons and improve organisational performance (Cameron and Green, 2019). Claypool (2017) analysed that statistics of a survey carried out on employee engagement in a standard organisation showed that the actively engaged staff are 20%, while 60% are slightly engaged and the remaining 20% are actively disengaged staff. These statistics proved that 20% of the workforce maximizes their best while 20% are speculating on quitting their job. This leaves a skill gap in any organisation; organisations should ensure that change implantation in the business process does not affect employee engagement (Bin, 2015).

On the other hand, organisations that are globally recognized have expressed concerns about the impact of outsourcing on their corporate culture (Ramdhani, Ramdhan and Ainissyifa, 2017). Hickman and Silva (2018), inferred that some organisations had engaged the services of consultants to evaluate the effect of outsourcing on its corporate culture across the globe. They want to ensure that the culture which has been nurtured over time is maintained and respected. This plays a crucial role in the growth and the employer branding of an organisation, as it creates a positive vibe across multi-cultural dimensions.

Some scholars have focused on the benefits outsourcing has yielded when implemented (Ramkumar et al., 2016). This is because most organisations aim to make profit and the belief that stem amongst most organisation is the financial benefit achieved when outsourcing is implemented (Kiptanui, 2018). it should however factor both the internal and the external cost while conceptualizing the part of the business that should be outsourced so as not to lose its market share and competitive advantage. Thus, some researchers have investigated the positivity of outsourcing and its usefulness in the business environment (Gurung and Prater, 2017).

Porter, (2008) described competitive advantage as the result realized from the effective performance of a business that is processed from an external supplier. A competitive advantage is said to be in place when a firm satisfies and offers its customers products and

services that are of a higher standard in the marketplace compared to its competitors. Porter, (2008) identified three strategies that focus on competitive advantage, i) Low Cost, ii) Differentiation, iii) Focus Strategy. The main indicators of competitive advantage are surrounded by cost and physical assets which are the employees (Porter, 2011).

## **1.2 RELEVANCE OF RESEARCH**

This study will investigate the extent to which outsourcing can affect an organisation if implemented. Studies have deliberated and concluded that outsourcing is a worldwide phenomenon that ought to be considered by every organisation (Strange and Magnani, 2018). They however did not consider the effect it could have on an organisation if not properly managed over time. These effects could affect the bottom line and other factors within the organisation. The greatest assets of every organisation are its employees and as such, they must be driven by the organisation's culture to remain committed and loyal (Hughes and Rog, 2008).

## **1.3 RESEARCH QUESTIONS**

Despite various research on outsourcing, employee engagement, and corporate culture, no study has investigated "outsourcing and its impact on employee engagement and the corporate culture within the financial sector in Nigeria". To address the research gap, an investigation will be carried out in this study to identify the following:

- ❖ Does the outsourcing of employees diminish the degree of employee engagement?
- ❖ Does the outsourcing of employees thin the corporate culture of an organisation?
- ❖ Are the outsourced employees of Sterling Bank Plc less engaged than the insourced employees of Sterling Bank Plc?

## **1.4 AIMS AND OBJECTIVES OF RESEARCH**

This study was carried out with the following aims and objectives:

- ❖ To understand if outsourcing has a positive or negative impact on the engagement of employees in the financial sector
- ❖ To understand if outsourcing thins the corporate culture of an organisation, using Sterling Bank Plc as a case study.

- ❖ To understand if the insourced employees are more engaged than the outsourced employees.
- ❖ Finally, the findings of the research would make recommendations on how Sterling Bank Plc will grow new approaches to affirm that their outsourced employees are fully maximise (Egwuonwu, 2015). This will enable the employees to stay focus and remain engaged while ensuring the corporate culture of the organisation is not thinned.

The next chapter will discuss the literature review that will emphasize the effect of outsourcing on the engagement of employee and the corporate culture of Sterling Bank Plc Nigeria.

### **1.5 SIGNIFICANCE OF THE RESEARCH**

Important information would reveal the consequence of outsourcing on employees of Sterling Bank Plc, Nigeria. The bank would be notified of the outcome of the survey and would be aware of the effect of outsourcing within the organisation. It would provide them the option to decide if they want to re-strategize or continue with their processes and mode of operation. It would also enable the bank to realize where to invest strategically and assist in the future action of outsourcing. They would be able to proffer strategies to ensure that outsourcing does not thins the corporate culture of the organisation. It would likewise enable different organisations to understand the significance of employee engagement and corporate culture, and not overemphasizing the advantages of budgetary aspect of outsourcing.

### **1.6 DISSERTATION LAYOUT**

- ❖ Chapter 2 will consist of a comprehensive discussion of the literature reviews on outsourcing and distinguishing why organisations choose to outsource. It will entail a detailed discussion on the thought of outsourcing in Nigeria and globally, the advantage and disadvantages of outsourcing, a review on employee engagement and corporate culture. It will illustrate a strategic implementation of employee engagement and corporate culture are important and effective in the operation of any organisation.
- ❖ Chapter 3 will have a detailed discussion of the research philosophy, design and methodological approach. It will also discuss the survey and data collection, the

research instrument used for the participants of the population, the data analysis, the measuring instruments and the ethical consideration. This chapter will include a detailed description of the hypothesis' to be tested.

- ❖ Chapter 4 will include the data representation extracted from the responses to the questionnaire. It will highlight the analysis and findings gotten from the outcome of this research, based on the Statistical Quantitative Software Package tool called Statistical Package for the Social Sciences "SPSS" produced by IBM. Discussions on the findings and analysis were demonstrated which showed that outsourcing has an impact on employee engagement and the corporate culture of an organisation.
- ❖ Chapter 5 will include the conclusion and recommendation following the analysis and findings that have been discussed in chapter 4. It will also explain in detail the limitations experienced by the researcher, suggestions on future research and a personal statement in line with the CIPD requirement.

## **CHAPTER 2**

### **LITERATURE REVIEW**

#### **2.0 INTRODUCTION**

The theoretical framework of outsourcing in general and its impact and importance on employee engagement and corporate culture will be discussed in this chapter. Firstly, a framework will be established on the concept of outsourcing, in general, and in Nigeria, the positive and negative aspects of outsourcing. It will also expedite on employee engagement and corporate culture components, which in many cases cannot be straightforwardly estimated when contrasted with different components, for example, cost implication and the compensations of workers which can be effectively estimated.

The greatest asset of an organisation is the employees and the outcome of their productivity determines if they are being treated positively or negatively, which will transcend to the business aspects (Youssef-Morgan and Bockorny, 2013). Achor (2011), mentioned that it is not an effective set of people create a happy life, but the happy people that create prosperous careers. Organisations should ensure that customers or clients are the key focus of their business. If the customers' needs are met continuously and they are happy, the likelihood of them carrying out repeated transactions with the organisation becomes a priority. Where clients stay disappointed based on services given by employees of an organisation, such clients are not willing to return for more services. (Durcan, 2016).

#### **2.1 OUTSOURCING GLOBALLY AND IN NIGERIA**

##### **2.1.1 Definition of Outsourcing**

Outsourcing can be defined as a process that utilizes a third party to carry out an exercise that is usually done by the internal staff and assets (Armstrong and Taylor, 2020). By utilizing well-managed outsourcing, an organisation improves its performance in the business sector and translates to some economic gains (Weigelt and Sarkar, 2012). Schwarz (2014) further explains outsourcing as a part of a business process given to a third-party vendor to execute. This occurs when external resources are maximized to achieve the organisation's deliverable that should have been done internally by the available skills and tools. Such processes can be done on a permanent or temporary basis (Bharadwaj, Saxena and Halemane, 2010).

Outsourcing is recommended where an organisation has no adequate information or ability to perform a specific task. The process of an organisation can be outsourced, while human activities can also be outsourced (Armstrong and Taylor, 2020). When the function outsourced is the process, the third-party vendor handles it end to end. Like outsourcing the payroll function of a company. When it is the resources, the vendor provides the resource that will be used in executing that function, but the resource would be managed by the main organisation. For example, specialized recruitment of an executive role like the Managing Director of a company (McCahery and de Roode, 2018). This study will focus on the human resource outsourcing because it is aimed to measure the impact outsourcing demonstrates on employee engagement and the corporate culture of an organisation. This research will be in line with the study conducted by (Çiçek and Özer, 2011).

Outsourcing came in vogue in the 80's originating from the eastern part of the world (Europe) (Gonzalez et al., 2013). The economic recession in the 80's caused organisations to cut down cost. Organisations decided to outsource the activities they lacked skills (Sosna et al., 2010). This process accentuated into the 90's as the recession continued (Durcan, 2016). Organisations further re-considered on how to reduce operating cost as the recession continued, organisations started laying-off staff as it was impossible to manage the in-house resources (Hickman and Silva, 2018). They cut the cost of the non-core subsidiaries that had little or no connection with their core functions. Organisations started adopting outsourcing, which gave them an alternative to offload non-core functions like the IT (Information Technology), accounting, customer service, cleaning, catering, payroll, rather than the business operations (Lei and Slocum, 2013).

In 1998, a UK based publication, "THE FOUNDATION OF MANUFACTURING AND INDUSTRY" reported a survey on the British manufacturing industry being able to achieve a turnover of £400 billion (Hickman, 1998). The report stated that the industry had extended its production and process design, research and development to outsourcing, hence, the reason for the high turnover of profit. The government also contracted some of its functions to a third-party contractor, like the EDS (Electronic Data system), National Insurance Contribution, and Vehicle License Centre. Before the government outsourced these functions, some people raised concerns about confidentiality and guarantee of public records being handled by a third-party contractor who was situated in another country (Durcan, 2016). Patel et al., (2019)

stated that there are some risks attached to outsourcing when it goes deep into the organisation's support functions. These risks include the vulnerability of data, reduction of employee morale, job security, and brand deterioration (Dolgui and Proth, 2013). However, some questions need to be considered; for example, would it be advisable to outsource the Human capital, corporate relation, and financial functions of an organisational process? How can confidentiality and productivity be guaranteed? What are the implications in terms of employee loyalty, reward, and cost optimization? (Patel et al., 2019). It would be traumatic and a culture-shock for anyone to realise that a section of the organisation has been outsourced to a third-party vendor who functions under a different culture. This could result in demotivation of employees (Gebauer et al., 2008). As for the culture shock, the ability to merge the culture of the outsourced company with that of the parent company would be tough (Gobble, 2013); as they are required to portray a blend of both cultures. This could lead to low productivity and zero zeal to carry out work effectively (Michie et al., 2016).

Despite the misgivings of exposure of relevant data, low productivity from employees, etc, outsourcing is rapidly growing globally. Precise statistics of the market range are difficult to attain because a wide range of activities fits into the outsourcing model (Holweg and Pil, 2012). In today's increasingly competitive business world, organisations are compelled to remain innovative to generate value and make more profit. Hence, the reason for outsourcing to reduce costs and record profit (Nyameboame and Haddud, 2017). The modern business has adopted the phenomenon and the principles of outsourcing, which has driven expansion into other markets (Milberg and Winkler, 2013). At this point, implementing strategic outsourcing has proved to be a useful tool. Therefore, strategic outsourcing is perceived in a way to improve business performance and to gain a competitive advantage (Kasemsap, 2020). However, a shift in attitude on the concept of outsourcing is that most organisations do not see it as a cost reduction exercise but rather a strategic tool (Buchanan and Badham, 2020).

### **2.1.2 Outsourcing in the financial sector in Nigeria**

In the 90's, organisations employed casual staff to execute job functions that do not require specialized skills. Presently the category of casual staff is now referred to as "outsourced staff", "contract staff", "non-core staff", "vendor staff" depending on the sector and organisation (Obiageli et al., 2015). The act of utilizing casual workers was rampant during the 90's in the manufacturing and oil sector of the country. Over the years, the Nigeria Labour

Congress abolished the use of casual workers when the staff became part of the union (Okey and Onyishi, 2011). This transcended into outsourcing in Nigeria. These “outsourced staff” are presently distributed to outsourcing agencies that manage them while they are deployed to the parent company to work. Based on this arrangement, the Nigeria Labor Congress could no longer fight these organisations for the casualization of staff. Oyelere (2014) states that, according to a report by the Democratic and Worker’s right in Nigeria, 45% of the Labour workforce in Nigeria are Casual workers. Outsourcing of an organisation human resources has been in existence for a while, and it is now accepted in Nigeria and other developed nations in the world.

The IT industry was one of the industries that implemented outsourcing fully in the year 1990 in Nigeria. The functions outsourced were the likes of programmers and database administrators (Rothaermel and Alexandre, 2009). The teaching hospitals in Nigeria have also implemented outsourcing for some of their activities, like the security department that covers the maintenance and the hospital environment. On the other hand, the banks were engaging permanent full-time staff to carry out functions (Adegbami et al., 2014). In 1991 a bank called Guaranty Trust Bank which is one of the new generation banks commenced outsourcing functions like the tellers, customer service officers, securities. They were not employed by the bank, as they were being managed by a third-party vendor and were referred to as contract staff (Ike, 2017). Throughout the years, with outsourcing going public (post mergers of banks in Nigeria), different banks began to embrace outsourcing as a business model as some laid off their fulltime staff to create space for the outsourced staff (Oyelere, 2014).

Following the reports displayed on the website of Naira metrics, a business news website that conducts financial analysis in Nigeria, outsourced staff in the financial sector spiked to 43.2% of staff based in 2018 compared to 26% in 2017. This shows that more organisations in the banking industry are adopting the process of outsourcing (Mawoli, 2018). Casualization is synonymous with outsourcing in Nigeria as talents are underutilized and underestimated in terms of the skills they possess. To put this in context, skilled workers in Nigeria are offered casual jobs because the workforce outweighs the jobs available (Adegbami et al., 2014). Evidence has shown that some employees have remained as contract staff for over fifteen years (Kalejaiye, 2014). Ogola (2013) further revealed that most of the banks engage in outsourcing to reduce operational costs via staff costs. It can be said that the financial sector

grasped outsourcing in an avenue to reduce its expenses on human resource capital rather than factoring other risk involved. (Kolawole and Agha, 2015).

### **2.1.3 The Advantages of Outsourcing**

In respect to outsourcing, there are positive and negative aspects. These aspects will be highlighted briefly as the research is not about the importance of outsourcing but the impact. Research conducted by Somjai (2017) highlighted the advantages and disadvantages of outsourcing in various industries in Thailand. Questionnaires were distributed amongst managers and directors in twenty small and medium scale organisations. These nominees had at least five years' experience in handling outsourcing as a process.

The results from the respondents in Somjai's (2017) research showed that risk-sharing was the most critical factor when the advantages of outsourcing were considered, followed by cost reduction in terms of operating and recruiting cost, then expertise and fast delivery of services and concentrating on the core process of production. Tayauova (2012) analysed that one of the benefits of outsourcing a process or its human resources is the ability to reduce risk by extending it. By introducing expertise, fixed cost is being minimized. Outsourcing creates space for internal resources and reduces operational and financial risk. Periodically, the organisation should re-strategize and re-evaluate their business model and the outsourcing process. This will help the outsourced company understand the parent company's corporate goal.

### **2.1.4 The Disadvantages of Outsourcing**

In the bid to subcontract a part of some function or process to a third-party, an organisation may experience a loss. The impact of this loss varies, depending on the type of loss that occurred. The survey carried out by Somjai (2017), highlighted the respondent feedback on the disadvantages of outsourcing. The results revealed that a vast population of the respondents agreed that "Many Hidden Costs" was a significant disadvantage of outsourcing; it was closely followed by a lack of customer focus. The risk of exposing confidential data and technology, and synchronizing the deliverables were the next significant reasons. Although Hiles and Hon (2016) mentioned that while there might be other factors that negate outsourcing, confidentiality clauses are mostly documented and signed off in the SLA (service level agreement). However, adherence and enforcement of these clauses are often severe.

### **2.1.5 The Challenges of Outsourcing**

Organisations that have seen the benefits of outsourcing have analysed the cost of developing and managing the resources internally versus outsourcing and have declared a high-profit turnover over time (Bharadwaj, Saxena and Halemane, 2010). On the flip side, companies who were unsuccessful after the implementation of outsourcing realized that the cost of managing the outsourcing partners was higher than the benefits attached to outsourcing (Kaipia and Turkulainen, 2017). On the other hand, Fapohunda (2013) confirmed that challenges faced in outsourcing affect the performance and morale of employees, which is an obstacle hindering the success of outsourcing. In a bid to outsource its process, organisations transfer more than the physical assets to the third-party vendor. Quite often, the employee's morale is unknowingly outsourced (Recardo and Toterhi, 2014).

Other challenges that have been identified are: i) cross-functional political problems, ii) Lack of flexibility by the vendor, iii) Poor organisational communication, iv) Unclear expectations by both firms (Vendor and Parent Company), v) Taking tactical approaches rather than strategic approaches when handling outsourcing functions (Singh et al., 2009). Another potential problem is the inability to control the output of the product and services that are being controlled by the third-party vendor (McCahery and Roode, 2018). A point where a firm gives up the control of customer service to a vendor could be viewed as a significant risk. Identification of this quality control issue is how an organisation is guaranteed that the vendor meets customer satisfaction (Tuncel and Alpan, 2010). There are some benefits and displeasures when organisation engages outsourcing. There are also risks and potential problems associated with engaged or not engaged employees (Sparrow et al., 2015). Thus, outsourcing companies should critically consider where their strength lies in terms of competency.

### **2.1.6 Business Process Outsourcing Vs. Human Resource Outsourcing**

Business process outsourcing (BPO) is subcontracting an organisation's methodologies, functions, and processes that are not its core competencies to a third-party vendor. BPO focuses on the overall effectiveness of the functions and methodologies of a lead (parent) organisation. Examples of which include software system development, logistics, maintenance, auditing, and energy supplies. The vendor oversees the process from the

manager to its end-user (Lacity et al., 2011). While Human resource outsourcing (HRO) is when a lead organisation subcontracts its human resource capital/functions to a third-party vendor. HRO focuses on the overall management of employees engaged by a third-party organisation (Seth and Sethi, 2011).

Organisations consider innovation as a competitive market advantage, linking it to a proactive managerial force (Kraus et al., 2012). One of the core requirements of a firm is innovating in a competitive advantage. However, the business process and human resource outsourcing innovation might result in the substitution of core competencies and introducing a new business process to the organisation (Gobble, 2013). Some organisations have increased because they benefitted from outsourcing in terms of recruitment of specialized talent, multiple risks, and limits of resources on their part. Sometimes, globalized organisations outsource some part of their business process and human resource function at the same time (Ferruzzi et al., 2011). The vendor takes charge of her labor cost, employee management, and risk. An example of a business process outsourcing is a data center or a desktop operation of an IT firm. The outsourced data center provides back-office data support to the business functions, rather than providing IT support to multiple functions (Mani et al., 2010). While for human resource outsourcing, all human resource functions like payroll, administration of benefits, performance management, recruitment and selection, exit management is managed by the third-party vendor. As such, the outsourcing of human resources can be carried out by temporary employment agencies, professional employer firms, and executive search companies (Bonet et al., 2013).

Some forces that determine the business process and human resource outsourcing are efficiency pressure from the management, stakeholders, and environmental complexity (Marler and Fisher, 2013). This indicates that the HR function is under pressure to provide value effectively. The evidence that outsourcing can affect organisational culture and employee engagement stems from the Human Resource function. A poor outsourcing initiative can lead to a decline in the quality of service from employees. According to Cichosz et al. (2017), most outsourcing companies do not provide exceptional service, thus delivering just a basic level of customer satisfaction.

## **2.2 EMPLOYEE ENGAGEMENT**

### **2.2.1 What Is Employee Engagement**

Employee engagement is essential when an organisation's goal is to foster retention and talent management (Kumar and Raghavendran, 2015). Organisations have commenced accessing employee engagement levels to understand what stems from productivity and motivation of their employees towards the job (Vorina et al., 2017). Thus, employee engagement can be defined in various ways. The generally accepted definition is when an employee is enthusiastic with their job and willing to give more to assist the organisation to meet its desired goal (Gruman and Saks, 2011). The most desirable factor is the ability of the employee willing to put in their maximum effort without being micromanaged. This simply means that employees endeavours to implement initiatives in their jobs to see the organisation grow. According to Ahmad (2013), employee engagement in a workplace must be understood because work is an influential part of human welfare. It shapes an employee's way of life as it is a factor of their mental health and a physical aspect of their daily activities. A general belief about work is that people want to earn a living and attend to necessities based on limited choices. Hence it is perceived as a repetitive function that does not add value to their lives (Saks, 2011). Theoretically, employee engagement is a factor that predicts the organisational performance, which can be demonstrated by the level of employees' happiness.

Researchers are yet to give a precise definition of employee engagement. Barrick et al. (2015) stated that employee engagement can be described as a relationship that exist between the organisation and its employees to achieve the organisational goal. Employee engagement came into management theories in the 90s and has become part of the strategies used by human resources to drive high productivity and retention rate. It has also been criticized over time (Bakker et al., 2011). Previous evaluations have emphasized the thin line between employee engagement and employee satisfaction as some employers often misinterpret these two concepts in the workplace (Bakker and Schaufeli, 2015). Employee satisfaction is a one-way approach that lies solely on the employer.

In contrast, employee engagement is a two-way approach that enables the employer to make the employee happy. In return, the employee is expected to be committed in their

deliverables (Smythe, 2017). Research has shown that there has been a shift of paradigm in the past two decades from the requirement of a satisfied employee and a committed employee. This shift has required the maximum input of an employee of been more interested in achieving the organisational goals, such that they aim to attain the collective success of the organisation (Dietz et al., 2011). Some scholars have defined success as a high level of market share, an increase in revenue, and a good employer brand. They have failed to understand that the drive behind their business success and definite competitive advantage is their employees (Franca and Pahor, 2012).

## **2.2.2 Factors that Drive Employee Engagement**

Scholars have analysed the factors that play an immediate effect on the degree of workers' commitment to organisations. This research would consider few factors that drive employee engagement in the workplace, namely:

### **2.2.2.1 Compensation and Benefits**

Financial and non-financial benefits are significant factors that drive employee engagement. Although some organisations tend to avoid this factor because of the cost implication associated with it (Balakrishnan et al., 2013). This does not eliminate the fact that human needs are unsatisfiable. The non-financial benefits can range from on-site creche, excellent medical insurance, subsidized lunch, and free movie tickets for employees and family. However, some employees feel that money is not generally relative to performance. Engaged employees like to be appreciated for their outstanding performance and want to be recognized (Mone et al., 2018). This connection between an employer and an employee plays a crucial role in employee engagement.

### **2.2.2.2 Career Development and Talent Management**

There is no defined way in managing and developing talent; hence organisations that invest in the development of employees are likely to have a highly productive workforce (Branham, 2012). Research carried out by Phillips (2012) revealed that retention strategies executed by organisations were based on some motivation factor. Like improving learning and career advancement showed 57% of staff productivity, while acceptance for change implementation reflected 56% and staff retention strategy accounted for 50%. This showed that most

organisations embraced this method as it has proven to be successful. Some organisations implement staff retention through improving pay rates, expanding learning and advancement, and improving line director relationship building abilities (Men and Hung-Baesecke, 2015).

### **2.2.2.3 Leadership of the Organisation**

Over time, leadership has proven to play a vital role in employee engagement. Being supportive, transparent, and able to communicate effectively should be part of a leader's quality, which should support the engagement of employees they manage (Popli and Rizvi, 2016). Most employees' exit is narrowed down to a wrong leadership style (Hackman et al., 2013). A good leader should behave ethically in line with the organisational standard, ensuring that they build employees' trust while they are fair and transparent. They should also provide the support required to be creative and innovative while avoiding blames (Popli and Rizvi, 2017). This will increase the level of employee's trust and job security, as it further engages them and reduces the attrition rate.

## **2.3 CORPORATE CULTURE**

### **2.3.1 What is Corporate Culture**

Corporate culture can be defined as implied customs, principles, ways, and beliefs an organisation considers when implementing decisions (Barends and Rousseau, 2018). These practices have over time become a norm and tradition through which they operate. Some organisation ensures that these traditions are practiced globally irrespective of the country the company resides in. However, companies that reside in a host country have a mix of the host country's culture with the parent organisational culture. The culture in the host and the parent company determines the operation and implementation of the organisation's survival in a competitive marketplace (Schein, 2010). Corporate culture is the characteristic of an organisation that is intrinsic and formal in a subtle manner (Hermalin, 2012).

The daily activities of what is wrong, and right are determined by the value of the corporate culture in place. This is influenced by the leadership of the organisation (Hogan and Coote, 2014). Thus, the activities and decision making of the management reflects its corporate governance. The belief and methods are shared across the organisation and they become

norms that exist for a long time (Wang and Wang, 2012). Corporate culture is one of the tangible assets used by an organisation for competitive advantage (Flamholtz and Randle, 2012 pg 77). It creates a brand identity by which an organisation operates. It also builds a remarkable reputation and simultaneously improves its financial performance and market share. Dowling and Moran (2012) stated that studies have shown that a good brand name has placed organisations in the marketplace strategically, as such, culture plays an important role in building the organisation's reputation.

However, corporate culture can act as a force for change implementation. This means that the culture of an organisation can delay its progress if it is not managed effectively. Although, modification in organisation's culture for new results can be difficult. This implies that, while implementing changes, organisation should ensure that the initial identity is not lost (Hermalin, 2012).

#### **2.4 EMPIRICAL STUDIES AND RESEARCH GAPS**

A global survey by Gallup (2012) indicated that 63% of employees are not engaged. As such, they are not motivated to carry out daily tasks effectively (Bhuvanaiah and Raya, 2014). The importance of employee engagement is highly recommended by practitioners, as it is a critical contribution to organisational success. Sacks (2011), states that employee engagement is a study that is still in the transitional state as not much has been done on it. Therefore, it is seen as one of the embodiments of talent management and development which is affected by internal and external factors. Maslow's (1954) theory states that human actions are motivated to ascertain certain needs. This led to the introduction of the hierarchy of human needs and motivation (Çınar et al., 2011). Maslow was interested in understanding what motivated people to achieve happiness. To achieve happiness, people require the basic needs of life, such as food, safety, love, and self-esteem, just to mention a few. Maslow went further to explain that, as people move up the ladder in their personal or professional lives, their needs increase socially and psychologically. They yearn for the need for love, security, friendship, etc takes priority over other needs (Khan, 2013). This implies that employees are ready to give their best to the organisation if Maslow's theory of need is practiced as a norm in an organisation.

Employee engagement has broadly been categorized into three groups and they are, engaged, not engaged, and actively disengaged employees, the latter being those who are detached from their work and might influence others negatively (Saks and Gruman, 2014). They further analysed various studies on employee engagement and concluded that the number of employees that are highly engaged ranges from 15% to 45%, while the disengaged employees range from 5% to 20%. Johnson (2011) stated that actively disengaged employees are 17%. An engaged employee displays a great attitude towards work and mostly takes the initiative and ownership beyond their job description in the organisation's interest (Jenkins and Delbridge, 2013). An engaged employee is one who stands as an ambassador, who is not eager to leave and is enthusiastic about the achievement of the organisation. They are happy to be identified with the success story of an organisation and are continuously willing to enhance the growth of the organisation by bringing forth their new potentials (Noe and Kodwani, 2018).

Based on statistics and studies, it would be an enormous task to get all employees in an organisation fully engaged (Sundaray, 2011). This does not suggest that management should not engage in exercises that are required to enhance employee engagement in the organisation. There should be various strategies to create channels to engage employees and this includes team bonding and good relationship, following Maslow's theory of needs (Conley, 2017). Management should provide a proficient career path and job enrichment that would remain credible in career growth (Greenhaus et al., 2010).

In a research by Ramdhani et al. (2017), even where there were previous studies about organisational culture, there is no link and empirical evidence between organisational culture and organisational performance. Ramdhani believed the results of the studies were contradictory and inconclusive, as most scholars concluded that there is no direct linkage between the employee's performance and the organisational culture. Lu and Ramamurthy (2011), however, concluded that there was empirical evidence that outsourcing affects the corporate culture of an organisation. Thus, the lead company should have an effective communication network with the outsourcing firm to ensure organisational changes are successfully implemented. This is to guarantee that only the right set of skills and attitudes that fit into the organisation's culture are engaged.

Some scholars and managers believe that a healthy organisational culture is a driver towards the employee's attitude and efficiency (Oyewobi et al., 2016). Their position is also supported by Alvesson (2012), who emphasized that organisational culture and employee commitment have a connection. This connection was tested by measures, carried out on individuals to ascertain the level of their understanding of organisational culture (Shahid and Azhar, 2013). When employees can relate to the organisational culture, they are happy with their job and tend to perform productively and the likelihood of seeking another job is minimal. It leads to a high success rate as it is closely linked with job performance, employee retention, and job satisfaction (Awadh and Ismail, 2012).

## **2.5 SUMMARY**

Some organisation has accepted the idea of outsourcing some functions like their payroll processes, software packages, Human Capital, customer services, etc. to minimize cost, adjust the structural workflow, transfer risk or reduce internal workload within the organisation without considering the side effect on employees. Various researchers have carried out studies to link performance or productivity to employee engagement and the corporate culture of organisations. This chapter explained what outsourcing is about in general and in Nigeria, the disadvantage and advantages, and its importance on employee engagement and the corporate culture to an organisation. While stating the importance of initiating a strategic outsourcing process to remain relevant, competitive and successful within and outside the organisation. The next chapter would discuss the impact outsourcing has on employee engagement and the corporate cultures of organisations.

## CHAPTER 3

### RESEARCH METHODOLOGY

#### 3.0 INTRODUCTION

The questions (gaps) that were identified and raised in the literature review of this research will be discussed in this chapter. This study will be measured by administrating a survey through a questionnaire that will be adopted from other scholars that have carried out similar research. This is to ascertain the level at which outsourcing affects the engagement of employees and their productivity in the workplace, as well as their understanding of the corporate culture of the organisation (Mehta and Mehta, 2013). The approach of the research will be a positive paradigm as it will be backed by facts and proof to ascertain the result during the investigation (Prasad, 2017; Yilmaz, 2013).

Positivism requires the use of a quantitative approach and some basic statistical mechanisms to prove its reality (Quick and Hall, 2015). The quantitative method will be utilized to review the observations received from this research on the impact of outsourcing on employee engagement and the corporate culture of the financial sector. The research will include the gathering of primary data. Nahum-Shani et al. (2012) defined primary data as “information collected for a specific purpose at hand”. In this situation, the primary data are answers to questions by the staff of Sterling Bank Plc Nigeria to identify if outsourcing of employees has an impact on employee engagement and corporate culture of the organisation.

#### 3.1 RESEARCH PHILOSOPHY AND DESIGN

Research philosophy is a belief in how data as a phenomenon should be gathered, analysed and used logically (Bell et al, 2018). Two types of methods can be used in analysing data in research, namely Quantitative and Qualitative. The gathering of the numerical data and spreading it across groups of people with the quantitative method will focus and explain the phenomenon with statistically or numerically analyses of data through questionnaires or polls and surveys (Bell et al, 2018 *pg* 163). While Qualitative is a method that collects and works with non-numerical data. It seeks to interpret meaning from these data and help to understand social life through the study of targeted populations or places (Mohajan, 2018). This research has decided to explore the quantitative method which stems from the research

philosophy of the positivist paradigm. This is, however, to determine and gain a deeper understanding of what constitutes the truth if outsourcing of employees does or does not affect employee engagement and corporate culture of the financial sector. The use of positivism in human behavioural research is shaped by a positivist view, which portrays the objective realities of variables that can be measured and proven (Siponen and Tsohou, 2018). In a quantitative methodology, the use of a positivist paradigm is consistent as it is based on measurable variables with the use of statistical mechanisms, like the Likert scale that is used in this study (Bernard, 2017). Thus, the implementation of the quantitative method in human behavioural research can suitably adopt positivism (Siponen and Tsohou, 2018). The positivism paradigm of this research will holistically view the process of data gathering, observing regularities, and extracting law. It's, therefore, emphasizes that genuine and happiness can be constructed through observation and study. It could also be explained through rational investigation and analysis that will be demonstrated in this study (Williamson and Johanson, 2017).

Implementing a positivism paradigm in human behavioural research may be a challenge if it is not properly applied (Bernard, 2017). To avoid unforeseen challenges, this research will explicitly review the ontological, epistemological and axiology of the methodological positions of the hypothesis, prepositions and the concept of the theory that will be used (Kivunja and Kuyini, 2017). As such, there are options of research methodologies that have considered how to measure the level of employee engagement (Albdour and Altarawneh, 2014). This implies that there will be a robust set of questions on employee engagement and corporate culture that will be answered by the participants (employees). Hence, the utilization of a survey would be the best tool to help in this investigation. This is because the participant job function as a banker is not flexible enough, in terms of timing and conducive environment for other forms of data gathering like a one on one interview or constitution of a focus group. Research methodology indicates the strategy and the tools that will be used in interpreting and gathering of data, while it also gives direction during the study (Ghauri, Grønhaug and Strange, 2020). The researcher believes that this will be the best approach that will answer the research questions and objectives.

### 3.1.1 Research Approach

The researcher needs to identify what approach will best suit its study, whether it is an inductive or a deductive approach that will be effective when analysing data (Ghauri, Grønhaug and Strange, 2020). Deductive approaches are mainly used for quantitative research as it is seen as a structured way of gathering data from questionnaires, survey, etc. It entails the process of theory, observation and findings while an inductive approach usually used for non-numerical data collected from interviews, focused groups, etc (Bell et al, 2018). Bell also stated that it entails the process of observation, findings and theory.

Utilizing a deductive approach in this study, the survey will be conducted on the random staff of Sterling Bank Plc Nigeria nationwide. The bank is well spread across Nigeria and they have a strong staff strength. The class of employees will be distributed into two parts (Insourced and outsourced staff) and questionnaires will be distributed in 50's to each cadre of staff. The control group will be the core employees (Insourced) which will be an experimental survey methodology that will make the result of the research measurable (Agburu et al., 2017). This class will be the control group because the research will intend to measure their level of engagement and compare it to that of the outsourced staff. The expected response from each group of respondents is set at 40% which sums up to a total of 80%.

The alternative hypothesis of this research is:

- ❖ H1 “outsourcing has a significant impact on employees, and it reduces employee engagement of Sterling Bank Plc Nigeria,” while the null hypothesis would be
- ❖ H2 “outsourcing has no significant impact on employees and does not reduce employee engagement of staff of Sterling Bank Plc Nigeria.”

The alternative hypothesis to the second part of this research is:

- ❖ H3 “outsourcing of employees significantly dilutes the corporate culture of an organisation,” while the null hypothesis would be
- ❖ H4 “outsourcing of employees does not significantly dilute the corporate culture of an organisation.”

While the third part of this research hypothesis is:

- ❖ Are the outsourced employees of Sterling Bank Plc less engaged than the insourced employees of Sterling Bank Plc?

To research on these issues, questionnaires and data will be drawn from other scholars as a benchmark, and they will be used for administration and guide on the effects of outsourcing on employee engagement and corporate culture of the financial sector (Watson and Noble, 2014).

### **3.1.2 Research Strategy**

The questionnaire will consist of three sections. The first part is the biography of the participant that excludes their names but includes various demographics. The exclusion of their names is to ensure the confidentiality of the participants, while the inclusion of demographics is to analyse if there is a pattern that is unique to the people under a group. The second part is to understand the level at which the employees are engaged. While the third part stems to ascertain the rate at which corporate culture is understood by both the insourced and outsourced employees. Hence, testing the level of engagement within the organisation. Respondents would need to rate many variables from each section on a scale of 1 – 7 where 1 is “Strongly Disagree” to 7 which stands for “Strongly Agree.” Participants would be required to answer and return the questionnaire within two weeks. Volunteers that are not employees will administer the questionnaire on the researcher's behalf and will return the feedback via electronic mail.

These volunteers are not affiliated with Sterling Bank Plc Nigeria and this is to eliminate the influence on participant response. The reason for choosing Sterling Bank Plc is because they operate in the financial sector and they utilize the services of outsourced employees for some specific job functions such as customer service, tellers, secretaries, security guards, cleaners. Feedback from employees will determine the impact of outsourcing on employee engagement and the corporate culture of the financial sector (Sterling Bank Plc, Nigeria). The research will be positioned such that Sterling Bank Plc, Nigeria will understand the consequences of outsourcing and its dimension.

By carrying out the survey, there will be visible information in terms of employee behaviour between the employees that are outsourced and the employees that are directly employed by the organisation. This will stand as precedence to other researchers who intend to further

investigate on employee engagement and corporate culture of organisational behaviour. Every research aims to identify a research gap, solve it, and lay the foundation of evidence of statistics and result for other researchers in that field to utilize (Grinnell and Unrau, 2010). Thus, this study would verify the level of commitment of the outsourced employees and their engagement to the corporate culture of an organisation.

### **3.2 STUDY SETTING**

This study focuses on the decision of outsourcing in organisations. It also considers the impact the outsourcing will have on the engagement of employees and the corporate culture of the financial sector in Nigeria, using employees of Sterling Bank Plc Nigeria as a case study.

### **3.3 POPULATION**

The targeted populace are the outsourced and insourced staff of Sterling Bank Plc, Nigeria working in different branches in Nigeria. Sterling Bank Plc has a high population of staff across the country; hence, the study will conveniently maximize sampling based on location, availability and willingness to partake in the survey (Fink, 2015). Since Sterling bank has multiple vendors that provide service of the outsourced staff, the survey is aimed to be carried out on all staff of all vendors. The questionnaire was designed to be deployed to all staff irrespective of their function. There was no specific clause that distinguished any group of the respondents, as such the research would ensure to cover all outsourced and insourced staff for equality and a dependable report. See appendix "A" for the questionnaire that will be used.

#### **3.3.1 Sample Size**

To arrive at the sample size of this study, the Bourley's formula will be used to ascertain the number of respondents required. As defined by Boddy (2016), it is a 'simplified formula used in calculating sample size. Where "n" is the sample size, "N" is the population size and "e" is the level of precision'. The total staff strength of Sterling Bank Plc nationwide is 2,401 that was published in the 2018 annual report and financial statements (Sterling Bank, 2019). This comprises of all its subsidiaries nationwide. To determine the sample size from the population of staff workforce, the confidence level of this research will be set at 10%. Therein, keeping in view the nature of the participant's workload, job complexity due to Covid 19 pandemic:

$$n = \frac{N}{1 + N (e)^2}$$

**Where:**

n= Sample size to be determined

N= Population of the workforce (2,401)

1= Fixed Numerical Factor

e= Confidence interval at 10% for this research

$$n = \frac{2,401}{1 + 2,401 (0.1)^2}$$

$$n = \frac{2,401}{1 + 2,401 (0.01)}$$

$$n = \frac{2,401}{1 + 24}$$

$$n = \frac{2,401}{25}$$

$$n = 96$$

The target number of respondents was set at 96 for the whole bank in Nigeria.

### **3.4 SURVEY AND DATA COLLECTION**

The survey will be voluntary and anonymous, as such participants will fill the hard copy of the questionnaire. The questionnaire does not require participant personal data like name, home address, or phone number. This complies with The General Data Protection Rules (GDPR) and the ethical consideration that should be adhered to by all researchers. The GDPR demands

that the processing of data should be Lawful, transparent, and fair, which has been set out in Article 6 (1) of the GDPR (Staunton et al., 2019). While the ethical consideration seeks the consent, confidentiality, and privacy of the participants (Dooly, 2017). Volunteers that are not staff of Sterling Bank Plc will assist in distributing the questionnaires randomly. These volunteers were selected from various regions of Nigeria and briefed on how the process will be carried out. Supervisors or Managers will not be allowed to access the data as it is strictly confidential. The participants will be informed that their responses will not be shared with the bank and if they don't feel comfortable with any of the questions, they can decline without the need to give a reason. They will also be informed that if they do not feel comfortable after filling and submitting the questionnaire, they can request for it to be destroyed or deleted from the database. This is part of the ethical obligation as a researcher.

Participants will be required to go through the participant consent form to append their signature for approval, see Appendix B for a copy of the consent form. Those who refuse to sign the consent form will be courteously advised that their data will be excluded from the report. The questionnaire consists of 32 questions, 17 of which focus on employee engagement and the remaining 15 on the corporate culture of the organisation. Participants will be briefed about the survey and there will be no compensation before they proceed to fill the questionnaire. However, they will be informed that their input could take a positive toll on the recruitment and selection process of employee and strategic change in the management style of Sterling Bank Plc Nigeria.

#### **3.4.1 Measurement Instrument**

One hundred and fifty (150) hard copies of the questionnaires will be distributed physically to the participants (employees) of Sterling Bank Plc in all Regions in Nigeria. Distribution of the question to all regions will be as follows, 30% to the West because of its higher population in statistics 30% to the North based on the same reason, 20% to the South and 20% to the East. Some questions were obtained from online sites while other questions were sourced from other studies who have researched on engagement of employees and corporate culture. The questions were personalized and designed carefully for this study (Garner and Scott, 2013). The reason for this was to assist the respondents to relate to the questions asked.

The questionnaire consists of 3 sections. Section A is the biography of the participant (employee) filling the questionnaire. There is a need to understand if their responses will be biased because of the included variables, such as; Sex, Age, Marital Status, Academic Qualification, Staff Category, Length of stay in the organisation and their type of employment. This section is aimed to specify the demographics of these staff while compiling and analysing the survey results (Brown and Cregan, 2008).

Section B had questions on employee engagement, while section C buttressed on the corporate culture of the organisation. These questions were coined with a different method to get responses that were realistic and optimistic (Weijters et al., 2010). The scale options were developed in a Likert style to improve the possibility of getting reasonable scale statistical results (Asún et al., 2016). The respondent will be required to pick the options that best suit how they fill while relating the same to the questions on a scale of 1-7, with 1 being "Strongly Disagree" and 7 being "Strongly Agree" as mentioned above (Pearse, 2011).

#### **3.4.2 Quality of the Measurement Instrument**

The questionnaire was tested on a sample size of 8 respondents who the researcher had a personal relationship with. This was to understand if respondents would understand the questions that were asked in the context and purpose of the research (Lietz, 2010). Based on their feedback, some question where rephrased to achieve the specifics of the research topic. For example, questions like; "How do you get commended by your supervisor?" where rephased to "I get commendation often from my line manager". Some other questions had to be rephrased because the respondents stated that the questions did not tally with the scale of 1=strongly disagree and 7=strongly agree. However, the amended and restructured questionnaire was submitted for review and approval by the researcher's supervisor before administering it to the full target audience.

#### **3.4.3 Limitations of Methodology**

This research was carried out during a global pandemic that affected the world (COVID 19), that instituted a lockdown in most countries including Nigeria. This led to the handicap of the financial sector in carrying out some of its daily activities. Due to the lockdown implemented in some states in the country (Nigeria), some volunteers might be restrained to carry out this exercise effectively. This is due to the restrictions that will affect their movement of

commuting from one location to another. There are some other general limitations to surveys such as lack of face to face interaction, prescriptive, due to the peculiarity of their job as a banker (time constraint). Also, the employees are working under pressure and are extremely cautious because of the virus. This might also limit their engagement in filling the question as some might be lackadaisical about the survey because of their state of mind.

### **3.5 DATA ANALYSIS AND RESULTS**

To adequately evaluate the collated data, it must be presented and analysed in a way that is understandable to the readers of this study. The data will be compiled to get answers to the findings of the research questions (Hair, 2015). The study will make use of quantitative data which will be gathered by using a statistical package known as a social science tool developed by IBM which is called SPSS 26 and a spreadsheet application (Microsoft Excel). The SPSS will be used to analyse the data spooled from the spreadsheet based on the information obtained from the survey questionnaires in a statistical method. The responses collated from the questionnaire will be converted into a numerical value, based on the score given by utilizing the Likert scale format. Each participant will be assigned with value as the questionnaires will be administered anonymously (Fink, 2015). This will be reviewed to handle those that might erroneously unanswered some questions while carrying out the survey. SPSS package would consider all these circumstances when analysing the data (Bryman and Cramer, 2011).

There will be an analysis conducted through the evaluation of the possible correlation between the demographics of the participant based on their employment status (Outsourced and Insourced staff) and the years of being an employee in the organisation. The number of years spent in the organisation as an employee would be considered, to analyse the result and review the correlation between the length of stay and their level of engagement based on their category. As such, the internal and outsourced staff were grouped to ascertain the correlation between the level of engagement from each category.

### **3.6 RELIABILITY AND VALIDITY**

Reliability and Validity can be defined as the concept used to assess the quality of research (Heale and Twycross, 2015). It identifies how a method, technique, or test measure is accurate and consistent (Lakshmi and Mohideen, 2013). Reliability is the consistency or stability of measurement while Validity is the accuracy of measurement (Drost, 2011). This research will

utilize this Cronbach method to determine the validity of the research that is related to human behaviour (Smallbone and Quinton, 2004). The most popular method for testing internal consistency in behavioural science is the Coefficient Alpha which was developed by Lee Cronbach (1951) also known as Cronbach's Alpha. It is the measure of internal consistency (reliability) of a set of scales or test items. It is how well a test should measure what it should, it is commonly used when utilizing the Likert scale style of multiple questions like this research questionnaire (Wheeler et al., 2011). For example, a company might deploy a job satisfaction survey amongst its employees. High reliability means the result from the instrument "questionnaire" is reliable such that the outcome is consistent. While low reliability means the outcome is not consistent (Heale and Twycross, 2015). For example, if this test is conducted on the same test of participants, the likelihood of getting the same result implies that the instrument is reliable. Cronbach's alpha tests are used to detect if the multiple questions of the Likert scale survey are reliable. These questions measure the hidden or unobservable variables like motivation, productivity, openness, neurosis (Asún et al, 2016). These features are very difficult to measure in real life. Cronbach's alpha will reveal if the test that has been designed measures the variable of interest accurately (Vaske et al, 2017). The formula behind the concept is demonstrated below, however, no working will be done. The alpha will often be calculated in the SPSS software.

**Cronbach's Alpha Formula;**

$$\alpha = \frac{N \cdot \bar{c}}{\bar{v} + (N-1) \cdot \bar{c}}$$

**Where:**

N= The number of items

$\bar{c}$ = Average covariance between item pairs

$\bar{v}$ = Average variance

The Cronbach's method will be used to carry out a reliability check based on the survey feedback on the employee engagement and corporate culture research question. This will give credibility to show that the instrument used is reliable and consistent (LoBiondo-Wood

and Haber, 2014). During the preparation of the questionnaire targeted at Sterling Bank employees, the validity of the research done. The goal is to ensure that the answers represents the true and original intent that it symbolizes (Heale and Twycross, 2015). A conscious effort will be maximized to ensure that the questions are effectively answered by the participant to get accurate data for the research report and analysis (Grinnell and Unrau, 2010).

### **3.6 ETHICAL CONSIDERATION**

Ethics can be defined as the moral principles guiding the conduct of a group of people or professionals (Durkheim, 2013). Research is expected to be conducted in an ethical standard. It should be one of the criteria when carrying out the type that involves humans and organisations; ensuring that it does not cause any harm or negative effect to the participant (Bell and Bryman, 2007). The participant will be informed that all information will be kept confidential and anonymous as their willingness in participating is voluntary. They will be given a consent form to sign, this is to get their consent in participating in the survey and reassurance that their data will be secured (Fink, 2015). Their branches or biography will not be published in any part of the report or research, bearing in mind that individual data privacy should be respected.

While compiling the research survey, all information will be captured on a Microsoft excel sheet in the researcher's laptop which is passworded and protected. Hard copies of the complete questionnaires will be destroyed after they have been mailed electronically to the researcher, though they do not reflect the names of participants, hence it cannot be traced. The questionnaires will be administered to the participants by the volunteers in hard copies and will be collected immediately after it is filled. No access will be given to the bank's staff on any of the information filled by the participant. Accessibility of the feedback questionnaires will be in the custody of the researcher for reference purposes.

### **3.7 SUMMARY**

This chapter discussed the type of techniques that will be used in gathering and analysing the data that will be collated from the survey while it also revealed the type of research instrument that will be adopted for this research. It also looked at the researcher's philosophical position, ethical consideration when processing data in research and the validity

of the research. The chapter also buttressed on the setback of the research limitation and how the questionnaire was designed to align with the research purpose. The next chapter will discuss the presentation of the analysis and result of the survey.

## CHAPTER 4

### DATA PRESENTATION, ANALYSIS AND INTERPRETATION

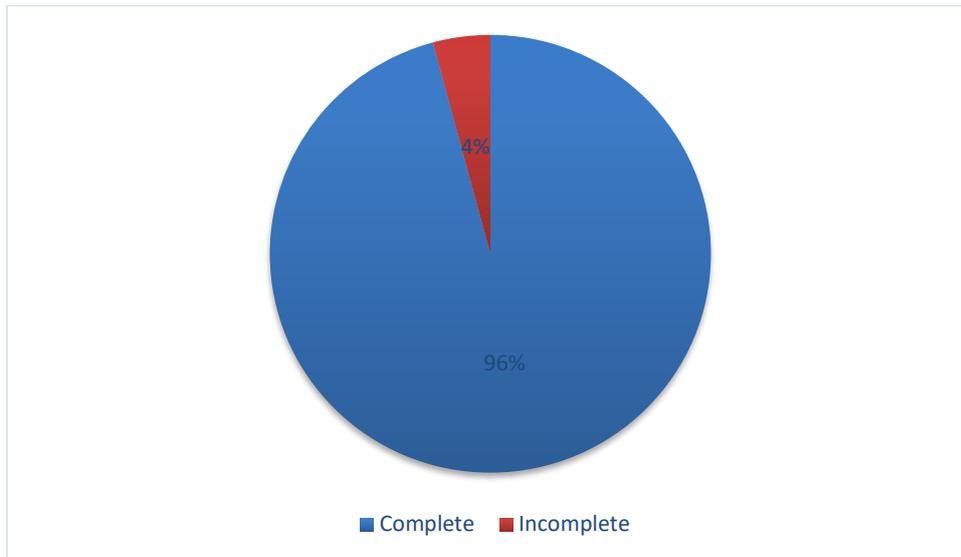
#### 4.0 INTRODUCTION

Chapter four takes an overview of the data presentation, analysis, interpretation and the discussion of the findings. Thus, a detailed evaluation of the measuring instrument was used in carrying out the survey, a thorough relevant descriptive statistics of the collated data will be presented and analysed consequently. The goal of the study was achieved through the collection of primary data gathered with the positivist concept. Furthermore, the analysis would provide descriptive responses to the research questions utilizing the regression model, descriptive statistics and independent sample test to evaluate and analyse the data that has been gathered. Therefore, this chapter is statistically oriented as it discusses the findings of the study.

#### 4.1 RESPONSE RATE

The number of the survey respondent was set at 96 (Ninety-six) due to the lockdown that was implemented in most of the states of the country (Nigeria) caused by a global pandemic (COVID 19) and the peculiarity of the participant job role. However, a total of 119 (One Hundred and Nineteen) feedback were received which was beyond expectation. Based on the projection of 96 respondents, 150 (One Hundred and Fifty) questionnaires were printed and distributed to all staff of Sterling Bank Plc by the volunteers using the distribution technique mentioned in the methodology. The questionnaires were completed by 119 staff, 5 of the questionnaires were discarded and considered incomplete. This was because some participants omitted responses to some questions. These omissions might create a gap in the analysis of the demographics, employee engagement and the corporate culture sections. Thus, a total of 114 (One Hundred and Fourteen) authentic participant's data were available for analysis. Below are charts that represent the response rate and demographics.

**Figure 4.1: Response Rate Distribution**



**Source: Research Data 2020**

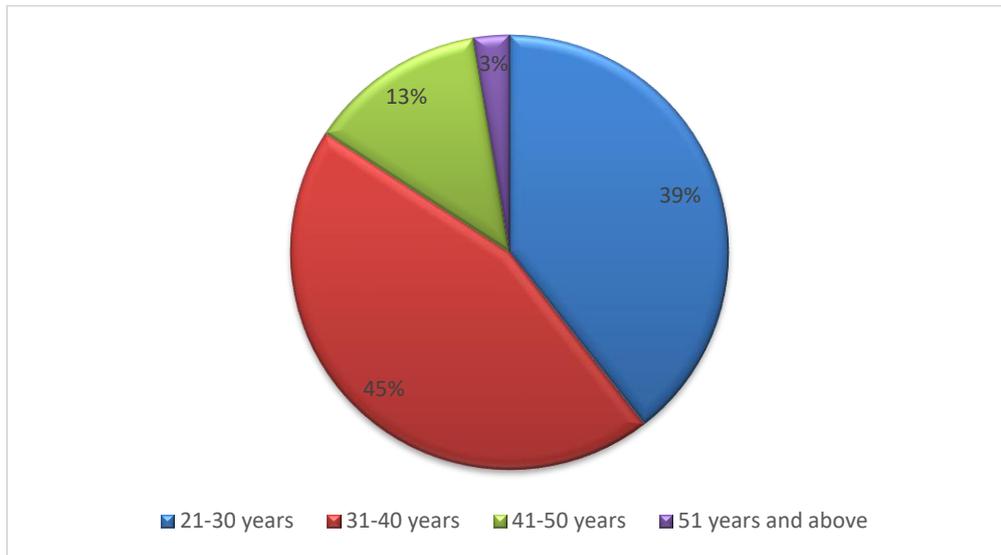
Figure 4.1 shows that 96% of the participants completed the questionnaire, which was considered satisfactory, while 4% were incomplete or inconclusive. The study expected a response rate of 80% from both the insourced and the outsourced staff, thus, the targeted populace was set at 96. Keeter et al. (2017) stated that a survey response rate ranging from 70% and above is considered to be an excellent analysis that can be used as a benchmark for subsequent studies. Therefore, the response rate derived for this study is considered as excellent for driving to a conclusion.

#### **4.2 BACKGROUND INFORMATION ON THE RESPONDENT**

The subsection of the background information of the targeted respondent demographics will be analysed and discussed subsequently.

#### 4.2.1 Respondent of Demographics

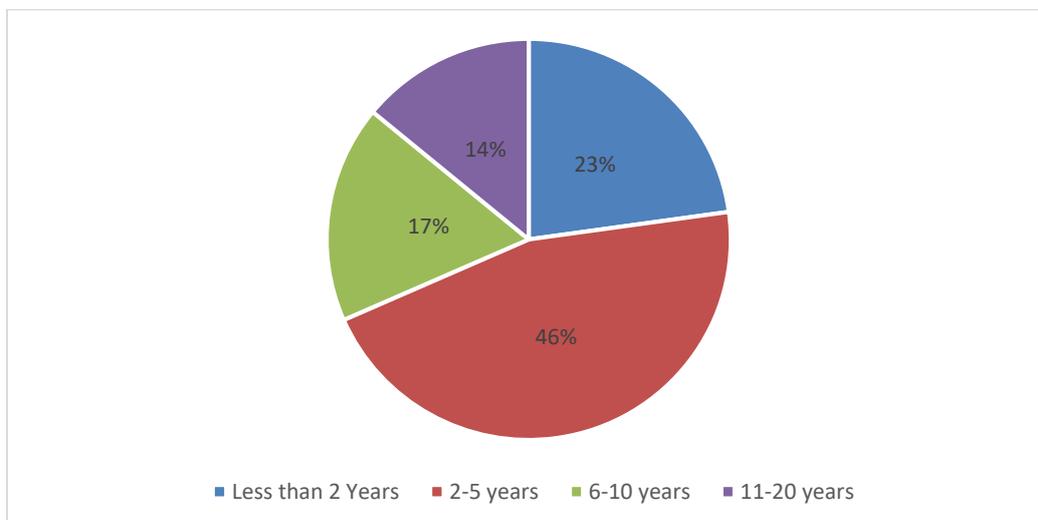
Figure 4.2: Age of Respondents



**Source: Research Data (2020)**

The analysis in Figure 4.2 shows that majority of the respondent who filled the questionnaire were within the age range of 31 to 40 years which represents 44.7% of the total respondents, this was followed by the age range of 21 to 30 years which was 39.5%, while 41 to 50 years of age represent 13.2% and the 51 years and above was 2.6%. This result shows that a considerable amount of staff are young and are between the age of 21 to 40 years of age.

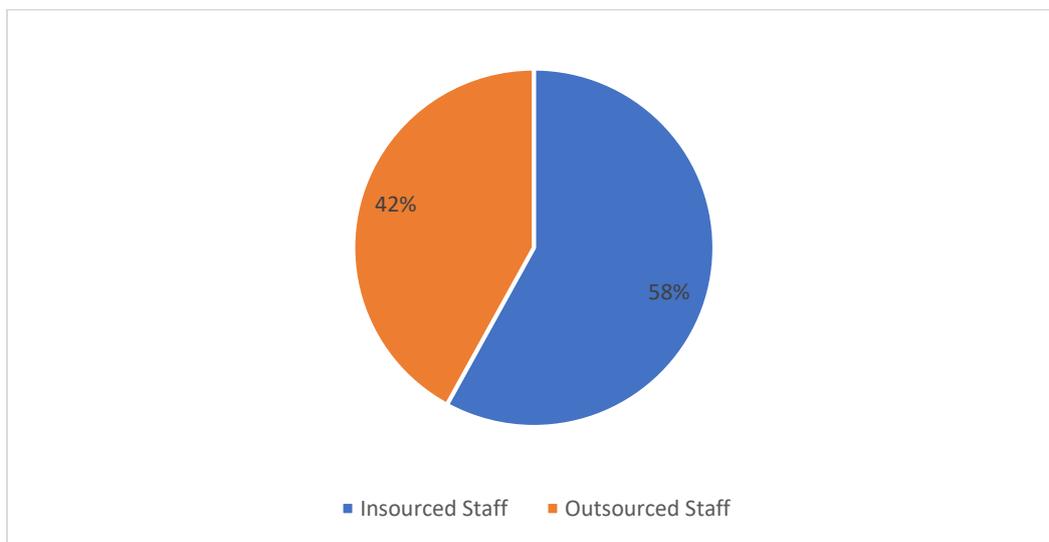
Figure 4.3: Length of stay in the organisation



**Source: Research Data (2020)**

Figure 4.3 showed that the highest percentage of respondents had spent between 2 to 5 years in the organisation which represented 46%. It was further established that those who have spent less than 2 years in the system were 23%, while the analysis also showed that respondents who have stayed in the organisation for 6 to 10 years were 18% and the remaining had stayed longer periods from 11 to 20 years representing 14% of the respondents. These findings demonstrate that 77% of the respondents had past the probation period and had worked long enough with the organisation to understand the environment.

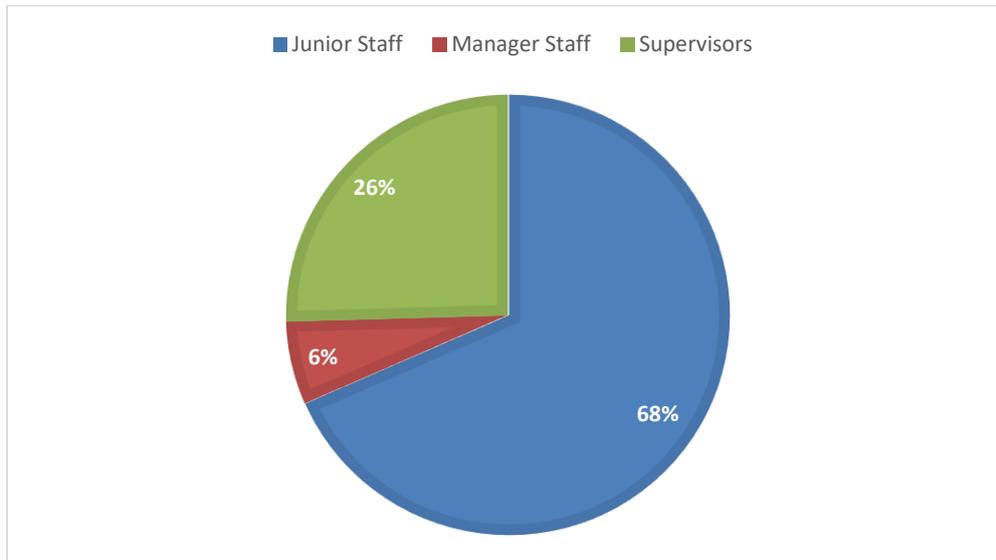
**Figure 4.4: Type of Employment Contract**



**Source: Research Data (2020)**

The figure above shows that 66 of the respondents were the insourced staff which represented 58%. This study used the insourced staff as a control group to compare their level of engagement as against that of the outsourced staff. While the outsourced staff was 48 respondents which represented 42%. However, the researcher noted that the percentage of the insourced staff in the bank is higher than that of the outsourced staff. The insourced staff was however not predisposed to executing the questionnaires even though they were assured of the confidentiality. They simply declined and the researcher had no choice but to respect their decision.

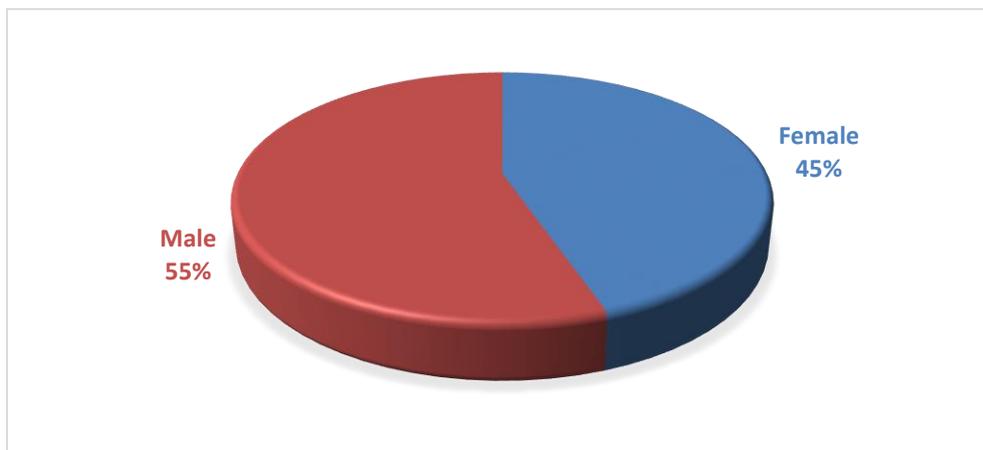
**Figure 4.5: Level of Employees**



**Source: Research Data (2020)**

The cadre of staff who had the highest respondents was the Junior staff, representing 68.4% of the total respondents, followed by the supervisors and managers who were 25.4% and 6.2% of the base respectively. Volunteers reported that most supervisors and managers did not fill the questionnaire as they claimed to be busy. This position is reflective in the analysis as shown by the percentage in Figure 4.5. The junior staff showed keen interest and willingly executed the questionnaires.

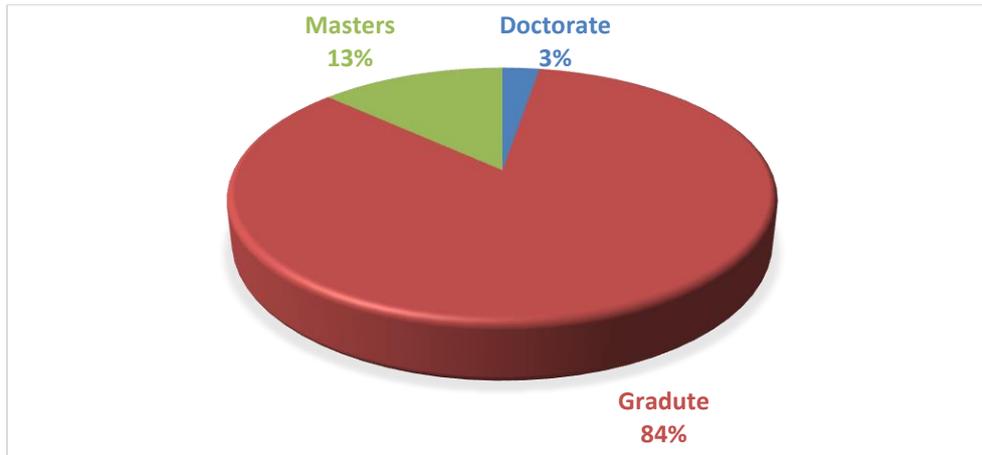
**Figure 4.6: Sex of Employees**



**Source: Research Data (2020)**

The analysis in figure 4.6 shows that 55% of the respondents were male while the remaining 44% were female. This does not imply that the gender description of the respondent would affect the study as this reflects the dynamic population in Sterling Bank Plc branches. There was also no deliberate action by the researchers to deploy the questionnaires based on gender.

**Figure 4.7: Distribution of Educational Achievement**



**Source: Research Data (2020)**

The result in Figure 4.7 revealed that 84.2% of the respondents are graduates of a university or a polytechnic, while 13.2% had gone ahead to attain a master's degree after their university or polytechnic education. The remaining 2.6% had obtained a doctorate.

### **4.3 RELIABILITY**

The Cronbach's Alpha reliability check was carried out with the SPSS software on the questions, to ascertain the internal consistency of the item (n). The analyzed reports on the reliability of 17 questions of the employee engagement and 15 questions on the corporate culture of the organisation are shown in tables 4.1 and 4.2. The analysis for both reports shows that all values are acceptable when evaluating Cronbach's reliability check as they both have results higher than .7 which is the generally accepted standard. This is in line with Taber (2018), who stated that values must be generally acceptable when measuring internal consistency in data analysis.

**Table 4.1: The Reliability Statistics for Employee Engagement**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.915	.934	17

*Source: Research Data (2020)*

A Coefficient alpha output that is below .6 will be noted as questionable while an output greater or equal to .7 is generally noted as a good (McNeish, 2018). From table 4.1, the Cronbach Alpha of the Employee engagement was .915 which is considered to be a good reliability output.

**Table 4.2: The Reliability Statistics for Corporate Culture**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.910	.913	15

*Source: Research Data (2020)*

Table 4.2 report shows that the Cronbach's Alpha output on the corporate culture of the organisation was .910, which is considered to be generally acceptable.

Further analysis of the generated report shows that all items (questions) have a reasonable Cronbach's Alpha if deleted. This specifies that the data has a good reliability (Taber, 2018) as all items in the employee engagement and corporate culture had values that were over .7. Table 4.3 and 4.4 shows the result of the test with results higher than .7.

**Table 4.3: Total Item Statistics for Employee Engagement**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Q1	93.89	123.341	.449	.571	.914
Q2	94.06	113.669	.762	.748	.906
Q3	93.89	115.677	.757	.815	.907
Q4	93.90	118.424	.642	.695	.910
Q5	94.08	120.144	.555	.642	.912
Q6	94.03	118.645	.706	.759	.909
Q7	94.10	116.884	.702	.720	.908
Q8	93.99	119.513	.662	.641	.910
Q9	94.22	117.305	.695	.812	.908
Q10	94.06	114.306	.731	.743	.907
Q11	94.04	114.795	.715	.668	.907
Q12	93.98	119.805	.629	.649	.910
Q13	93.97	116.716	.606	.720	.910
Q14	94.15	113.491	.672	.713	.908
Q15	93.88	118.109	.656	.785	.909
Q16	93.75	121.798	.600	.635	.912
Q17	95.18	109.438	.385	.382	.935

*Source: Research Data (2020)*

**Table 4.4: Total Item Statistics for Corporate Culture**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Q1b	83.81	83.608	.609	.583	.904
Q2b	83.47	89.349	.278	.603	.913
Q3b	83.46	83.702	.748	.711	.901
Q4b	83.39	88.453	.413	.412	.910
Q5b	83.86	78.051	.730	.713	.899
Q6b	83.59	84.846	.574	.572	.905
Q7b	83.56	84.142	.593	.580	.905
Q8b	84.16	76.435	.668	.792	.903
Q9b	84.12	69.542	.780	.772	.900
Q10b	83.41	82.244	.697	.673	.901
Q11b	83.54	81.278	.672	.627	.902
Q12b	83.34	84.882	.541	.528	.906
Q13b	83.32	82.469	.675	.577	.902
Q14b	83.60	84.615	.577	.533	.905
Q15b	83.60	81.588	.655	.692	.902

***Source: Research Data (2020)***

From the analysis in Table 4.3 and Table 4.4, the variables Q1, Q2, Q3, Q1b, Q2b, Q3b in the first column represent the questions that were asked in the questionnaire. This is because the SPSS software recognizes figure and the collated data must be standard and straight forward without space, signs, comma, or symbols. The software will automatically reject or deny data that are not captured appropriately. See appendix A for the full description of what each question signifies.

#### 4.4 RESULT ASSESSMENT AND FINDINGS

The data to be accessed was divided into two categories, the insourced and the outsourced staff regarding employee engagement and the corporate culture. These categories were accessed using the t-test model. A t-test is an influential statistic used to determine the difference between two main groups (Rousselet et al., 2017). It is a testing tool used in comparing two data or group which identifies the certainness of the null hypothesis, it allows testing of an assumption in terms of population (Carter et al., 2017). For example, A t-value of 0 indicates that the sample results exactly equal to the null hypothesis. An increase in the difference between the sample data and the null hypothesis would increase the absolute value of the t-value. It offers researchers a statistical test for two sets of data that will be compared.

The independent sample t-test was used to compare the means of the two variables (groups). The analysis in subsequent sections will compare the statistical significance of the means on their level of engagement and the understanding of the corporate culture of the insourced and outsourced. This will give the researcher a view of the differences between the two data that have been analysed.

##### 4.4.1 Employee Engagement and Corporate Culture Results of The Organisation

The questionnaire was designed such that respondents were required to identify the extent to which they agreed to some employee engagement matrix within the organisation. The respondent's perception with regards to the engagement and corporate culture is shown in table 4.5.

**Table 4.5: Group Statistics for the Insourced and Outsourced Employees of Employee Engagement**

Types of Employees	N	Mean	Std. Deviation	Std. Error Mean
Insourced Staff	66	103.8182	9.56260	1.17707
Outsourced Staff	48	94.6250	11.82969	1.70747

*Source: Research Data (2020)*

Table 4.5 shows the statistics of each group (insourced and outsourced staff). The mean result of 103.8 of the insourced employees is statistically significantly different from that of the outsourced staff that represents 94.6. Further description will be done in the independent sample test that is shown in Table 4.6 below. The analyses will compare the two groups on employee engagement as stated in Table 4.5 above.

**Table 4.6: Independent sample 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
Equal variances assumed	.181	.671	4.583	112	.000	9.19318	2.00573	5.21909	13.16727
Equal variances not assumed			4.433	87.927	.000	9.19318	2.07387	5.07175	13.31462

**Source: Research Data (2020)**

Table 4.6 is the influential statistic that shows the t-score, the degrees of freedom (df). It also reveals the p-value that corresponds to that figure at the degree of freedom that will be used to determine if there is a significant difference or otherwise. Levene’s test for equality of variance that is generated by SPSS is the comparison of the Mean of different groups and if the null hypothesis is equal. There are two assumptions about the sample t-test, one of the assumptions is that the two samples (equal variance assumed and not assumed) have approximately equal variances. While the second assumption is that for the null hypothesis, the variances are equal across groups, while the alternative hypothesis is that the variances are not equal across groups (Derrick and White, 2017). In a t-test, the expected alpha( $\alpha$ ) level is 0.05 while the degree of freedom is  $df = (n_1 - 1) + (n_2 - 1)$ . The critical value (CV) of a test should be  $\pm 1.98$ . There are two rows of results variances, the first row is the equal variances that are assumed, while the second is the equal variances that are not assumed.

In this analysis, the focus will be on the first role (equal variance assumed) because the F value was .181 and the probability associated with the F value was .671 which was greater than 0.05. This result means that the null hypothesis is not equal across the groups. As such, the Levene's test is not statistically significant. Therefore, variances can be assumed to be equal or close enough to be equal.

To interpret the findings, the t-value which was 4.58 of this test exceeds the CV of  $\pm 1.98$  while the degree of freedom (df) is 112, the significance value p is .00 which is less than .05. Further review shows that the 95% confidence level for the sample means shows a lower bound of 5.2 and an upper bound of 13.1. This implies both values are positive, which does not include the null hypothesis value of 0 difference. The three findings of this result show that the mean of these two groups is statistically significantly different. The decision on this test describes that the insourced employees have a (Mean=103.82, Standard deviation=9.56) which is significantly different from the outsourced employees of (Mean=94.63, Standard deviation=11.83),  $t(112) = 4.58, p = .00$ . This is a significant result, as such the null hypothesis can be rejected. This result reveals that there is a statistically significant difference between the insourced and the outsourced staff on employee engagement.

**Table 4.7: Group Statistics for the Insourced and Outsourced Employees of Corporate Culture**

Types of Employees	N	Mean	Std. Deviation	Std. Error Mean
Insourced Staff	66	91.3636	8.86417	1.09110
Outsourced Staff	48	87.1458	10.32656	1.49051

**Source: Research Data (2020)**

The group statistics of the mean result in table 4.7 shows that the insourced employees have a value of 91.4 while the outsourced have a value of 87.1. This analysis indicates that there is a statistically significant difference in the corporate culture of the organisation.

**Table 4.8: Independent sample 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	
Equal variances assumed	.594	.442	2.339	112	.021	4.21780	1.80312	.64515	7.79046	
Equal variances not assumed			2.283	91.806	.025	4.21780	1.84719	.54901	7.88659	

**Source: Research Data (2020)**

In table 4.8 above, the F value is .59 and the probability associated with the F value is .44 which is greater than 0.05. This result means that the null hypothesis is not equal across the groups. As such, the Levene's test is not statistically significant, therefore, variances can be assumed to be equal or close enough to be equal.

To interpret the findings, the t-value which is 2.34 of this test exceeds the CV of  $\pm 1.98$  while the degree of freedom (df) is 112, the significance value p is .02 which is less than .05. Further review showed that the 95% confidence level for the sample means had a lower bound of .64 while the upper value was 7.79, which makes both positive and did not include the null hypothesis value of 0 difference. The three findings of this result show that the means of these two groups are statistically significantly different. The results of this test show that the Insourced employees have a (Mean=91.36, Standard deviation=8.86) which is significantly different from the Outsourced employees of (Mean=87.14, Standard deviation=10.32),  $t(112) = 2.34, p = .02$ . This result is significant, as such the null hypothesis can be rejected. This result reveals that there is a statistically significant difference between the insourced and the outsourced staff on corporate culture.

## **4.5 DISCUSSION**

### **4.5.1 The Impact of Outsourcing on Employee Engagement**

One of the objectives of this study was to understand the impact of outsourcing on the engagement of employees in the financial sector. The alternative hypothesis is that outsourcing has a significant impact on employees, and it reduces employee engagement. While the null hypothesis is outsourcing has no significant impact on employees and does not reduce employee engagement of staff of Sterling Bank Plc Nigeria. A summary of the statistics was done on each group to compare the level of engagement between the Insourced and the Outsourced staff of the bank. An independent sample test was carried out to ascertain findings on the hypothesis for this study. The statistics in Table 4.8 above indicate that the insourced staff is better engaged than the outsourced staff, even though, the variable difference of the Mean and standard deviation for both groups are relatively low. This result implies that the outsourced data is close to the mean calculated for the population of the insourced staff (Goldschmidt and Schmieder, 2017).

The test results in table 4.9 for the mean and standard deviation breakdown of each question on employee engagement of this study shows that there is no cause for apprehension in the Human Resource department or management of Sterling Bank Plc, Nigeria. One of the questions asked was if respondents were happy and motivated while at work. The responses showed that on average, all the employees are happy at work. Also, both groups of respondents were likely to refer people to work with the organisation. Some questions on work-life balance, having employee voice in decision making and feeling valued at work by line managers had low scale responses from the outsourced staff. However, the outsourced staff are less likely to foresee themselves working with the organisation in the next one year based on the result of this survey. This is position however is a different view from Lui (2017), whose research confirmed that strategic outsourcing mostly leads to an intellectual improvement of employees within the organisation, as such an organisation with high attrition rates is likely to experience decline in the improvement of intellectuals.

**Table 4.9: Descriptive Statistics of both Groups on Employee Engagement**

<b>Insourced Staff</b>					
	N	Minimum	Maximum	Mean	Std. Deviation
Q1	66	5	7	6.17	.692
Q2	66	4	7	6.05	.952
Q3	66	4	7	6.2	.827
Q4	66	5	7	6.35	.668
Q5	66	4	7	5.82	.943
Q6	66	5	7	6.14	.579
Q7	66	4	7	6.06	.839
Q8	66	5	7	6.12	.668
Q9	66	4	7	5.88	.668
Q10	66	3	7	6.17	1.061
Q11	66	4	7	6.18	.893
Q12	66	5	7	6.2	.749
Q13	66	2	7	6.23	.908
Q14	66	2	7	5.95	1.208
Q15	66	4	7	6.36	.797
Q16	66	5	7	6.33	.591
Q17	66	1	7	5.62	1.871
Valid N (listwise)	66				
<b>Outsourced Staff</b>					
Q1	48	2	7	5.92	.846
Q2	48	2	7	5.67	1.117
Q3	48	1	7	5.88	1.024
Q4	48	2	7	5.62	.981
Q5	48	3	7	5.94	.783
Q6	48	3	7	5.62	.959
Q7	48	2	7	5.56	.943
Q8	48	3	7	5.73	.893
Q9	48	2	7	5.52	1.111
Q10	48	3	7	5.5	.875
Q11	48	2	7	5.54	1.091
Q12	48	4	7	5.65	.785
Q13	48	2	7	5.63	1.142
Q14	48	2	7	5.58	1.088
Q15	48	2	7	5.67	.859
Q16	48	2	7	6	.799
Q17	48	1	7	3.6	2.008
Valid N (listwise)	48				

**Source: Research Data (2020)**

Kiptanui (2018), in her research, concluded that the overall positive outcome performance of the commercial banks was as a result of outsourcing. Her assessment confirmed that 62.2% of some banks had gained differentiation in products and services through outsourcing, while 37.8% had gained a cost advantage through outsourcing. Thus, the fact that some banks had

engaged in outsourcing did not affect the bottom line of employee performance. She concluded that the success of outsourcing on commercial banks was based on trust, reliability, flexibility and years of experience.

Gandolfi and Stone (2017), stated that the commitment of employees to an organisation stems from the leadership style adopted by the organisation. They concluded that leadership drives employees to be committed to achieving the organisational goal. Giddens (2018) mentioned that employees do not resign because of the organisation but because of their manager or the leadership style. This simply means that even if an employee is outsourced, the engagement level within the organisation can be rated good or perfect if the leadership style is effective. Hence the result of this study showed that one-third of the outsourced staff were not comfortable with the leadership style. This position can be associated with the branch or region where an employee is located, as in other aspect they seem to be reasonably engaged.

It can be said that there is a significant difference between the insourced and outsourced staff of Sterling Bank Plc, Nigeria in the level of engagement. This seems to be similar with the research carried out by Essien and Bassey (2020), which resolved that outsourcing has an impact on employee relations in an organisation and transitioning employees into outsourcing can lead to high turnover. The analyses on demographics revealed that most outsourced staff had spent more than two years with the organisation. This study however supports the latter conclusion, as half of the outsourced employees do not believe they have a future with the organisation in the next year, as the result of this variable is below the mean score.

#### **4.5.2 The Impact of Outsourcing on the Corporate Culture**

The respondents were asked questions that aligned with the bank corporate culture. Below is a summary of a tabulated report in table 4.10.

From the results in table 4.10, there are slight differences in the statistical mean between both groups. There were low scores from the outsourced staff on questions that bothers around leadership and the corporate culture of the organisation. Questions like, if leadership treats all employees equally or if leadership appreciated constructive feedback from employees and other questions on corporate culture. This can be linked to Groysberg et al.

(2018), who stated that employee engagement impacts the corporate culture of the organisation. One of the attributes of employee engagement is creating employee voice and having an open-door policy within the organisation (Ramdhani et al., 2017). Since the insourced staff is structurally higher than the outsourced staff in the cadre of staffing, it could be said that leadership is a factor in employee engagement, and it helps to build the corporate culture between employees irrespective of the type, cadre, and level of employment (Popli and Rizvi, 2017). Table 4.10 further shows that the insourced employee understands the corporate culture of the organisation better than the outsourced staff and there is a statistically significant difference between the insourced and the outsourced staff.

**Table 4.10: Descriptive Statistics of both Groups on Corporate Culture**

<b>In sourced Staff</b>					
	N	Minimum	Maximum	Mean	Std. Deviation
Q1b	66	4	7	5.73	.795
Q2b	66	5	7	6.2	.684
Q3b	66	4	7	6.26	.73
Q4b	66	5	7	6.35	.595
Q5b	66	2	7	5.88	1.283
Q6b	66	4	7	6.15	.707
Q7b	66	4	7	6.06	.857
Q8b	66	2	7	5.52	1.47
Q9b	66	1	7	5.68	1.684
Q10b	66	4	7	6.38	.799
Q11b	66	4	7	6.2	.863
Q12b	66	5	7	6.44	.611
Q13b	66	3	7	6.36	.939
Q14b	66	3	7	6.05	.732
Q15b	66	4	7	6.12	.969
Valid N (listwise)	66				
<b>Outsourced Staff</b>					
Q1b	48	4	7	5.85	.945
Q2b	48	3	7	6	.851
Q3b	48	4	7	5.96	.651
Q4b	48	4	7	5.98	.668
Q5b	48	4	7	5.52	.85
Q6b	48	2	7	5.79	.874
Q7b	48	3	7	5.98	.812
Q8b	48	2	7	5.31	1.151
Q9b	48	1	7	5.17	1.602
Q10b	48	3	7	5.9	.881
Q11b	48	2	7	5.85	1.072
Q12b	48	2	7	5.98	1.021
Q13b	48	4	7	6.13	.761
Q14b	48	4	7	5.92	.919
Q15b	48	4	7	5.81	.938
Valid N (listwise)	48				

**Source: Research Data (2020)**

In a twist of events, the outsourced staff were better placed towards the question of transparency from the management of the bank. The insourced staff response was a score of 5.73, while the outsourced score represented 5.85 on the mean analysis. This is in contrast with the research conducted by Lacity and Willcock (2017), who confirmed that transparency, effective communication and honesty were reasons why some organisations were not successful when they choose to engage in outsourcing. They also mentioned that the choice

of an outsourcing partner was crucial. Hence, organisations should exercise caution while choosing an outsourcing partner. This leads to the third objective of this study which stems to understand if the insourced staff are actively engaged than the outsourced staff. From the group statistical analysis displayed in table 4.5 and 4.7 on employee engagement and the corporate culture of Sterling Bank Plc Nigeria, it showed that insourced staff for the employee engagement had a mean of 103.8 and Sd of 9.56, while their corporate culture result had a Mean of 91.4 and Sd 8.86. The Outsourced staff had a Mean of 94.6, Sd of 11.82, and Mean of 87.14 and Sd of 10.32 for their employee engagement and corporate culture respectively. This implies that the insourced staff are more engaged than the outsourced staff (Popli and Rizvi, 2017).

### 4.5.3 Regression Results

Regression analysis is a set of techniques used to measure the effect and capability of an independent variable to predict a dependent variable (Silhavy et al., 2017). This study is required to estimate the effect of the independent variable on the dependent variable. In this study, the dependent variable will be the type of employee (Insourced and Outsourced), while the predictor will be independent variables which are employee engagement and the corporate culture. The test was done to confirm if the type of employee predicts the independent variables as stated. This estimation was done using a regression model.

#### 4.5.3.1 Employee Engagement Regression Model Summary

**Table 4.11: Model Summary on Employee Engagement**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.397 <sup>a</sup>	.158	.150	.457

Predictors: (Constant), Employee Engagement

**Source: Research Data (2020)**

From the result in table 4.11, the adjusted R Square variable will be multiplied by 100 to give us the % of the variance in the dependent variable explained by the independent variable (.150 multiplied by 100). Therefore, 15% is the variability of employee engagement. (Silhavy et al., 2017) stated that the value R can range from -1 to 1, where R is large value, it indicates

that a strong relationship exists. This model represents a value of .397 which describes that the relationship between the predicted value is strong.

**Table 4.12: Anova Analysis of Employee Engagement**

Model		Sum Squares	df	Mean Square	F	Sig.
1	Regression	4.389	1	4.389	21.008	.000 <sup>b</sup>
	Residual	23.400	113	.209		
	Total	27.789	114			

Dependent Variable: Types of Employees

Predictors: (Constant), Employee Engagement

**Source: Research Data (2020)**

The ANOVA analysis is used to describe if the model can predict the impact of outsourcing on employee engagement using the dependent variable (Shah and Gupta, 2018). Table 4.12 specifies if the model is significant or not, it also analyse if the outcome variables are good predictors. For example, if the type of staff predicts the level of engagement of employees. This was determined by using the significance value (p-value) in the model table 4.12 above which had a result of .00. This is less than alpha, which is .05, therefore, the model is significant.

**Table 4.13: Coefficient Analysis of Employee Engagement**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.138	.377		8.322	.000
	Level of Employee Engagement	-.017	.004	-.397	-4.583	.000

Dependent Variable: Types of Employees

**Source: Research Data (2020)**

Table 4.13 is the regression coefficient which stands as the equation of a line of  $y=mx+b$  that associates the level of engagement to the type of employee (Insourced or Outsourced). The unstandardized coefficients consist of the slope in the beta column that ascertains the level of engagement which is -.017, while the constant that represents 3.138 is the y intercept. This means that the equation of the line for the level employee engagement that is used to predict

the type of employee will be  $y = -.017x + 3.138$ . To determine if the level of employee engagement of the slope is significant, the significant value and the t-test were compared to the slope of zero (0) which t was -4.583 and the significant value was .000 consecutively. All questions tested had an impact on the employee status as the p-value was less than .05 ( $p < .05$ ). Therefore, it can be concluded that outsourcing affected employee engagement.

#### 4.5.3.2 Corporate Culture Regression Model Summary

**Table 4.14: Model Summary on Corporate Culture**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.216 <sup>a</sup>	.047	.038	.486

Predictors: (Constant), Corporate Culture

*Source: Research Data (2020)*

The adjusted R Square variable in the model in table 4.14 will be multiplied by 100 to give us the % of the variance in the dependent variable explained by the independent variable (.038 multiplied by 100). Therefore, 3.8% is the variability of the corporate culture. This model also had an R value of .216 which describes the relationship that exist between the observed and predicted value.

**Table 4.15: Anova Analysis of Corporate Culture**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.294	1	1.294	5.472	.021 <sup>b</sup>
	Residual	26.495	113	.237		
	Total	27.789	114			

Dependent Variable: Types of Employees

Predictors: (Constant), Corporate Culture

*Source: Research Data (2020)*

The ANOVA analysis describes if the model can predict the impact of outsourcing on the corporate culture of the organisation. This is done by using the dependent variable to specify if the model is significant or not, it also analyses if the outcome variables are good predictors. For example, if the type of staff predicts the corporate culture of the organisation. This result

was determined by using the significance value (p-value) in the model which had a value of .021. This value was less than alpha which was .05, therefore, the model is significant.

**Table 4.16: Coefficient Analysis of Corporate Culture**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.410	.425		5.666	.000
	Level of Corporate Culture	-.011	.005	-.216	-2.339	.021

Dependent Variable: Types of Employees

**Source: Research Data (2020)**

The regression coefficient stands as the equation of a line of  $y=mx+b$  that uses the corporate culture to determine the type of employee (Insourced or Outsourced). The unstandardized Coefficients consist of the slope in the beta column that ascertains the corporate culture which was -.011. The constant represents 3.138 which is the y intercept, it means that the equation of the line for the corporate culture used to predict the type of employee will be  $y=-.011x+2.410$ . To determine if the corporate culture of the slope was significant, the significant value and the t-test were compared to the slope of zero (0) which was t -2.34 and the significant value was .021. All questions tested had an impact on the employee status as the p-value was less the .05 ( $p<.05$ ) Therefore, outsourcing affected the corporate culture of the organisation (Goldschmidt and Schmieder, 2017).

#### **4.6 RESEARCH QUESTIONS**

Regarding the regression test carried out, the level of employee engagement and the corporate culture can be said to be significant if the p-value is less than 0.05 (Al-dalahmeh et al., 2018). From the analysis above, the results are less than 0.05, hence it could be stated that outsourcing has an impact on employee engagement and the corporate culture of Sterling Bank Plc Nigeria. The average mean for both groups of employees was considered and there was a significant difference in the results. The insourced staff were thus more engaged than the outsourced staff.

**Table 4.17: Answers to the Research Questions**

No.	Test Question	Test	Result
1	Does the outsourcing of employees diminish the degree of employee engagement?	Regression -.017	Significant
2	Does the outsourcing of employees thin the corporate culture of an organisation?	Regression -.011	Significant
3	Are outsourced employees of Sterling Bank Plc less engaged than the insourced employees of Sterling Bank Plc?	Mean Stat	Significant

*Source: Research Data (2020)*

#### **4.7 SUMMARY**

The survey was analysed using Cronbach's Alpha to validate the reliability of the survey. Other analyses and tests were done using the descriptive statistics, the sample independent test, and the regression model. The results showed that there is a statistically significant difference between the insourced and the outsourced employees. These differences showed that outsourcing had an impact on employee engagement and the corporate culture of the bank. The next chapter will identify the challenges that were encountered by the researcher. It would also discuss the implication and recommendations based on the findings from this chapter.

## CHAPTER 5

### SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

#### 5.0 INTRODUCTION

The aim of this final chapter of the study will consist of the summary of the findings from chapter four. It would create a correlation between the findings from chapter four with the impact of outsourcing on employee engagement and corporate culture which was discussed in the literature review. The conclusion is drawn based on the findings in chapter four in a bid to answer the research questions while making some recommendations. The suggested further research will assist the researcher and other researchers in future studies of the same field. Limitations faced during this study were stated in this chapter.

#### 5.1 SUMMARY OF THE FINDINGS

This research aimed to understand the impact of outsourcing on the engagement of the outsourced employees and understand if it thins the corporate culture of the financial sector, using Sterling Bank Plc, Nigeria as a case study. This study was directed by three main research questions.

- ❖ Does outsourcing of employees diminish the degree of employee engagement?
- ❖ Does outsourcing of employees thin the corporate culture of an organisation?
- ❖ Are outsourced employees of Sterling Bank Plc less engaged than the insourced employees of Sterling Bank Plc?

Based on these questions the research was conducted and the findings are summarized below.

This study was centered around a positivist approach that utilized a quantitative method and a statistical basic approach (Basias and Pollalis, 2018). The total staff strength of the organisation is 2,401 and this included all branches premeditated for the survey. About 150 questionnaires were printed for implementation as 96 respondents were the expected populace. 119 responses were received and 114 were used for the analysis which represented a 96% response rate. 58% of the respondents were the insourced staff while the remaining 42% are outsourced staff and 55% of respondents were male while 45% were female. This

result did not imply that the gender or type of staff affected the study. The analysis revealed that 77% of the respondents have spent more than two years in the system while about 68% of them were junior staff and 84% were within the age range of 21 to 40 years old. The result showed that 84.2% of the employees have maintained the minimum graduate degree qualification required to work in the bank.

Outsourcing is a practice that is globally accepted by organisations to remain competitive and relevant in the market (Ferruzzi et al, 2011). Several factors drive employee engagement such as remuneration, leadership, career development, empowering employees, etc. (Funminiyi, 2018). On the other hand, corporate culture is the beliefs and behaviours that determine how a company's employees and management interact and handle their process (Groysberg et al., 2018). Corporate culture is often implied and not expressly defined. It develops organically over time from the cumulative traits of the people the company hires (Ramdhani et al., 2017). Several researchers have carried out studies on the advantages and disadvantages of outsourcing and how it impacts the performance of an organisation (Agburu et al., 2017). However, there are limited researches that have linked outsourcing with its impact on employee engagement and the corporate culture in the financial sector (Ramdhani et al., 2017).

Cronbach's Alpha, descriptive statistics, independent sample test and the regression analysis model were used in analyzing the data in the previous chapter. The data were all presented in a tabularized format to provide answers to the research questions. The findings of this study disclosed that the insourced employees are more engaged than the outsourced employees. The result of the analysis also showed a significant difference in the level of engagement and the corporate culture of the insourced and outsourced staff in the organisation.

## **5.2 CONCLUSION**

Services rendered by the outsourcing company to Sterling Bank Plc Nigeria include recruiting and management of its customer service officers, sales representatives (officers), tellers, cleaners, security officers and the ATM custodians. The impact of outsourcing on employee engagement and the corporate culture of an organisation will be explained below.

### **5.2.1 The Impact of Outsourcing on Employee Engagement**

Patel et al. (2019), researched and evaluated on “HR outsourcing: The impact on HR's strategic role and remaining in-house HR function.” The aim was to discover the process by which outsourcing the HR functions are done. They went further to research the effect of outsourcing on the HR function using a case study approach. Semi-structured interviews were conducted to understand this while using a qualitative approach. Findings revealed that the effect of outsourcing on the in-house HR activities showed a decrease in flexibility of the HR function, reduction in turnaround time of HR transactional function, decrease in work intensification and satisfaction for HR managers.

This study showed that outsourcing had a significant impact on employee engagement in Sterling Bank Plc Nigeria. Another research conducted by Elmuti et al. (2010), on “consequence of outsourcing strategies on employee quality of work-life, attitude and performance”. A review of this research revealed that the impact of outsourcing on employee engagement may differ based on various kinds of organisation. This implies that the impact of outsourcing on organisations might be related to other factors that border on the way it is been implemented in the organisation (Nugroho, 2018). The leadership of Sterling Bank Plc Nigeria should ensure that the strategy it adopts in the implementation of outsourcing the recruitment and management of outsourced staff does not become a demotivating factor to the outsourced employees. This is crucial, especially when the outsourced employees were initially recruited by the bank directly before they were transferred as outsourced staff to a third-party company (Nalubega et al., 2019). A strategic outsourcing deployment in the management of staff and the type of outsourcing company will help improve employee engagement amongst outsourced staff and in the organisation.

Van (2019), stated in his study on outsourcing, that there are two influential theories which are i) organisation implements outsourcing intending to reduce the cost of production and transaction which is known as Transaction Cost Economics (TCE). ii) some organisations deploy outsourcing as a model and as an advantage in a competitive market. This is known as the Resource-Based View (RBV). The latter makes an organisation a package of assets and resources. Sterling Bank Plc Nigeria should consider a mix of the two theories analyzed above to remain relevant and dominant in the financial sector. This will give them a competitive advantage, effective production and constant minimal transactional costs.

## 5.2.2 The Impact of Outsourcing on Corporate Culture

To sustain a reputable relationship with the stakeholders of a business, an organisation needs to operate on a positive vibe and a respected culture across its processes and staff in the organisation. This action plays an important role in building a strong employer brand in the market (Odeneye, 2017). This implies that an organisation that has a strong and respectable corporate culture tends to establish a continuous existence in the survival of a profitable business. A situation where an organisation cannot sustain a reliable corporate culture could result in a loss of relevance because of their unstandardized processes. This might result in a lack of synergy amongst employees, built on an altar of inconsistent processes.

Organisational culture can be described as a collective mindset of employees in an organisation that makes them to remain distinctive from their competitors (Elsbach and Stigliani, 2018). They further stated that organisational performance is the ability of an organisation to ascertain its desired organisational goal by utilizing its resources effectively and judiciously. A reliable organisational culture can be motivating and energizing to employees while uniting them and creating a clear focus to achieve a common organisational goal (Suvaci, 2018). When an organisation creates a culture that is hard to imitate and distinct, the organisation will have a competitive edge and a high level of productivity from its employees (Jitklongsub and Suveatwatanakul, 2020). This is because such an organisation would have a standard operating procedure in all departments, which will lead to efficiency and good productivity of its employees.

Implementing outsourcing can affect the organisational culture negatively where the culture of the outsourcing company differs from that of the parent company. Thus, it is particularly important to verify and understand the outsourced company's culture before establishing a business relationship (Suvaci, 2018). Before the adoption of outsourcing by an organisation, the dominant culture of both organisations should be critically analysed by external experienced consultants. This will provide the parent company with a holistic view of their investment in outsourcing and the benefits therein (Stein, 2017). To implement outsourcing successfully, the culture must be transparent. There is a need to create integrity while ensuring the availability of an effective communication platform for all stakeholders in the organisation (Cha and Kim, 2018).

While outsourcing affected the general corporate culture of Sterling Bank Plc Nigeria as depicted by the research result, the outsourced employees had a lesser rating when compared with the insourced employees. However, there seems to be a collective response from both groups, that the management of the organisation needs to portray the organisational values from the top and ensure there is some form of work-life balance. They need to provide a conducive and exciting work environment that resonates with the employees. The bank needs to take feedback positively and seriously, as this will enable the employees to get entangled with the vision, mission and set goals of the organisation. The feedback result showed that both insourced and outsourced employee's ratings were low to these questions (6, 7, 9, 13 and 15 from section c) in the questionnaire (see appendix A).

### **5.2.3 Employee Engagement Level of Insourced Employees to the Outsourced Employees**

The result from the feedback showed that the insourced staff of Sterling Bank Plc Nigeria were more engaged than the outsourced staff. This could be connected to the low ratings on employee engagement and the corporate culture by the outsourced staff. Their level of engagement could be generally reviewed as being low because the result of their mean score was statistically below average.

## **5.3 DETAILED RESEARCH LIMITATION**

During this study, the researcher encountered various limitations. While carrying out this study, the researcher had to work on the subjective data on the level of employee engagement and corporate culture as no objective data was readily available. A universally accepted method of gathering data is through the deployment and execution of a survey (Bailey et al., 2017). However, explanation of the questions for each respondent might differ. A focused group or an interview would have resulted in a better understanding of the question as probing and clarification would lead to respondents answering the questions accurately.

Another challenge faced was the execution and implementation of the questionnaires. As a result of the global pandemic (Covid 19), that has plagued many nations inclusive of Nigeria, volunteers had difficulty commuting from one location to the other. Some states in Nigeria had implemented a lockdown and this affected the number of the populace that was targeted for the rate of responses. This also led to respondents been lackadaisical in executing the

questionnaires. The branches were operating with minimal employees per branch and this resulted in the employees working under pressure. Respondents did not also have the time to attend the survey and volunteers had to constantly follow up for the submission of the questionnaire.

The supervisors and managers who are insourced staff displayed limited enthusiasm for taking part in the survey. They claimed to be engrossed with work and after several visits by the volunteers, they were instructed to drop the questionnaires with a promise that it would be executed later. This could have affected the generated data as other cadres of staff (Junior staff) constituted 68.4% of respondents, while the managers and supervisors represented 6.2% and 25.4% respectively. The researcher noticed that several branches had more insourced staff than the outsourced staff. This was based on the classification of the branch as outsourced staff handled the lower functions and insourced staff handled higher and sensitive positions.

#### **5.4 SUGGESTION FOR FUTURE RESEARCH**

Further research on what the strategic aim of outsourcing in an organisation that has embraced the process of outsourcing in any area can be considered. This is to ascertain further findings and knowledge of the benefits of outsourcing in an organisation, irrespective of the sector. This research was done to understand if outsourcing had an impact on employee engagement and if it thins the corporate culture in the financial sector using Sterling Bank Nigeria as a case study. The findings revealed that outsourcing had an impact on employee engagement and it also thins the corporate culture. The cross-section study of the quantitative approach was utilized. It was the most appropriate method available based on time constraints, limited funds and the pandemic crisis at the time. Therefore, there is a need for a similar study to be carried out using a qualitative approach.

A further study can be carried out to understand if outsourcing affects opportunity cost due to the high turnover of outsourced employees and its effect on the productivity of the employees in the financial sector. The case study will involve a review of about five companies in the financial sector in Ireland. The goal would be to compare the opinion of each organisation as regards outsourcing and opportunity cost. Although some organisations believe that outsourcing is profitable, these organisations need to consider the long-term

effect it will have on the organisation such as its brand image (employer brand). This will also give a holistic view of the operation of outsourcing in Ireland as against how it operates in Nigeria.

## 5.5 RECOMMENDATION AND IMPLICATION OF FINDINGS

Based on the results of the study, the following recommendation will be suggested to Sterling Bank Plc Nigeria. The recommendations in the table below take into consideration the financial aspect that will assist the organisation to have a strategic focus in terms of cost benefits and annual turnover.

**Table 5.1 Recommendation with Cost Effectiveness**

Factors	Processes	Recommendation	Costing	Timeline
<b>Employee Engagement</b>	Effective Recruitment and Orientation Programme	The partnered outsourcing firm should ensure that employees recruited and selected for Sterling Bank Plc Nigeria should be given proper orientation on the parent's company goals, mission, vision, policies, job responsibilities and description to avoid or reduce role conflict. It would also assist to develop realistic job expectations for the employees. The managers should also ensure that outsourced employees are placed in the	Recruiting the right skills will eliminate recruitment error. Assuming the cost of recruitment assigned to the outsourcing firm for the financial year is €100,000. Recruiting the wrong skills will lead to the replacement of staff which will result in an additional cost of recruitment. The parent company can record as much as twice the budget depending on the turnover rate, which will be €200,000.	Planning recruitment for the initial two months of the financial year.  Bi-annual review of the cost benefits of recruitment.

		right position that fits their skills.		
	Career Progression	<p>There is a need for the bank to have a clear and direct career path for the outsourced staff. This is critical when the bank is willing to engage an employee for a long period. They can draw up a plan for outsourced employees who have spent more than five years in the system to be converted to direct staff of the bank with some consideration in place such as performance-based criteria. This will help the organisation with its retention rate.</p>	<p>The conversion of the outsourced staff will benefit the bank and result in cost-saving instead of recruiting fresh candidates to assume a role. This will reduce the cost of recruitment, training, induction as well as eliminate the need for alignment of the new employee to the norms. This is because the converted staff is familiar with the system when compared with the new staff. This can be presented as a financial gain at the end of the year.</p>	<p>Five years of periodical review of outsourced staff conversion into insourced staff.</p> <p>Evaluate the financial implication at the end of the process of the fifth year.</p>
		<p>To have a clear internal communication strategy between employees amongst all cadre of staff, the managers should communicate plans and strategy to the outsourced staff and create a two-way communication platform. This implies that managers</p>	<p>Effective communication reduces work errors and promotes a healthy work environment that leads to productive turnaround time. Organisations that produce results and satisfy their customers would have a high record of profitability. Organisations</p>	<p>Frequent brainstorming sessions with all staff before the commencement of a project.</p>

	Effective Communication Platform	should involve the lower cadre of staff when making decisions that impact them and their input should be respected. They should create room for participative decisions with employees. This gives the employees a sense of belonging and improves employee engagement.	with engaged employees tend to declare financial year profit because employees are happy to meet their target and constantly create business platforms (Jitklongsub and Suveatwatanakul, 2020).	
<b>Corporate Culture</b>	Practice Distinctive Corporate Culture	The bank should improve a strong work culture by recognizing hard work and performance. An organisation that builds a culture of mutual respect by celebrating success stories will retain and engage the existing staff while creating a brand name for themselves. This will attract skills from the labor market. The new employees will automatically be inducted into a work/performance-based culture.	A high rate of excellent performance in an organisation leads to a high output of productivity. The operational cost will be stable while declared financial margins would increase.	Monthly performance recognition of the best hands.
		Managers should encourage employees to speak openly, hence, enabling employee voices.	Employee ideas will create platforms for attracting customers and provide growth for the business.	Monthly knowledge sharing and

	Leadership	<p>While receiving and encouraging employees to give feedback, leaders should also be committed to portraying the organisation's mission, vision and goal by being the organisational ambassador. They should lead by example and employees will emulate their actions.</p>	<p>Effective feedback mechanisms from the customers through the employees will help the organisation adjust appropriately and exceed customer expectations. This leads to additional customers and increased profit margins for the organisation.</p>	<p>team bonding forum.</p>
	Adopted Learning Culture	<p>The organisation should ensure that they create an enabling work environment that encourages employees to be knowledgeable and acquire new skills. Employees who know that their employers are not all about profit and sales will understand the organisation's learning culture. They will get engaged to achieve the company's goal. Organisations should also ensure that the proposed partner understands the parent company's culture so they can align with it. This has a strategic effect on</p>	<p>Talent development helps organisations retain talents which result in cost optimization. The right skills are retained, the company saves cost by not acquiring new skills. It might not have the right capacity to replace the experienced skills and talent who have exited the organisation. A high retention rate helps with the financial year declaration and brand name.</p>	<p>Defining a standard operating procedure with the outsourcing company before executing the contract.</p>

		their processes and management of the outsourced staff.		
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## 5.7 PERSONAL LEARNING STATEMENT

The researcher chose the topic because of the researcher's work experience with outsourcing organisations. Managing outsourced employees from various backgrounds and cultures gave a perceived opinion on outsourcing to the researcher. The perceived opinions were that outsourced staff were less engaged, they were disgruntled, the remuneration and benefits offered to outsourced staff were below their expectation and as such impacted their productivity, and that the outsourced staff was less concerned about the corporate culture of the parent company. This enhanced the motivation to research if outsourcing had an impact on employee engagement and the corporate culture of employees in the financial sector. This is because most organisations see it as a cost-reduction mechanism while neglecting the effects that might occur in the long run if not properly implemented and managed.

Modules undertaken with the National College of Ireland exposed the researcher to academic writing skills and broader knowledge of the European International Human Resource process. The modules entail frequent research base assignments on various topics. This prepared the researcher mentally for the completion of this study. Though it was challenging but rewarding at the same time. It created an opportunity to acquire knowledge on the topic while it contributed immensely to the professional, personal and psychological development for the researcher. The process of the study got interesting when feedback from the questionnaire was captured into a spreadsheet. It indicated that individuals would give in their best when they are effectively managed.

Reporting on the findings and presenting the analysis was a bit challenging. The software used in analyzing the results was a new tool for the researcher. The presentation of the findings is an indispensable part of the research process. As such the researcher carried out self-training on how to handle the software to produce the desired results. Following the years of work experience of the researcher, the study has proven that outsourcing can have a negative impact if it is not professionally managed in an organisation. Thus, a robust review and other

factors should be thoroughly investigated before the implantation of outsourcing. During the study, the researcher realized that the topic would lead to exploring further knowledge on the impact of outsourcing to other functions and processes in the organisation.

Becoming a Strategic Human Resource Personnel with the Chattered Institute of Personnel Development certification, implementing and improving Best HR practice and what Best fit the practice of the organisation is a priority. While maximizing cost benefits and sustaining talents to facilitate employer brand and achieving the organisation goal is fulfilling.

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**SECTION B**

**Employee Engagement Satisfaction Survey**

Kindly indicate to the extent you agree with the following statements and questions on a scale of 1 to 7. 1= Strongly Disagree; 2= Disagree; 3=Somewhat Disagree; 4= Neutral; 5= Somewhat Agree; 6=Agree and 7=Strongly Agree.

S/N	QUESTION	1	2	3	4	5	6	7
1	I am happy and motivated whenever I am at work.							
2	I would likely refer someone to work here.							
3	I am provided with the tools and training to improve my productivity.							
4	I have a very good work-life balance.							
5	I mostly work with my teammates to achieve the organizational goals.							
6	I have a clear understanding of my career path and promotion structure.							
7	I get commendation often from my line manager.							
8	I am motivated enough to be successful in my job role.							
9	I believe my full potential will be fully utilized here.							
10	If you were given the chance, you will likely reapply to your current job.							
11	One year from now, I foresee myself working here.							
12	I feel like my skills and competencies are being used.							
13	My suggestion and innovative ideas are accepted and implemented at work.							
14	To a reasonable extent, employee voice is considered in the process of decision making.							
15	I received recognition the last time I accomplished and was successful in a big project.							
16	I am well engaged to help Sterling Bank Plc achieve its goals.							
17	Theoretically, if you were to quit tomorrow, it would be because of low employee voice, poor salary, and no empathy.							

SECTION C

Corporate Culture Survey

Kindly indicate to the extent you agree with the following statements and questions on a scale of 1 to 7. 1= Strongly Disagree; 2= Disagree; 3=Somewhat Disagree; 4= Neutral; 5= Somewhat Agree; 6=Agree and 7=Strongly Agree.

S/N	QUESTION	1	2	3	4	5	6	7
1	I feel the management team of Sterling Bank Plc is transparent.							
2	From the top of my head, I can easily recite Sterling Bank Plc Core Values, Mission and Vision Statement.							
3	The corporate culture of Sterling Bank Plc is inclusive, supportive, and not oppressive.							
4	I feel very comfortable giving constructive feedback to my supervisor.							
5	I feel like all employees in Sterling Bank Plc respect one another.							
6	I believe the management of Sterling Bank Plc is an example of its organizational values.							
7	The executive team of Sterling Bank Plc contributes to a positive work and diversified culture.							
8	The level of fun and enthusiasm you experience at work is much.							
9	Leadership treats all employees equally.							
10	I feel entwined to Sterling Bank Plc mission, vision and goals.							
11	I feel my function is crucial to Sterling Bank Plc at achieving its company goals							
12	I believe in the core values and corporate culture of Sterling Bank Plc.							
13	The management has an open-door policy, good communication platform and it is accessible.							
14	My manager is interested in my career progression.							
15	The leadership team of Sterling Bank Plc listens to constructive feedback of employees and act on it immediately.							

## Participant Consent Form

This template is designed primarily for those doing qualitative interviews with adults from non-vulnerable populations and dealing with non-sensitive topics.

The form would be different in the case of focus groups or quantitative research. If conducting research with vulnerable populations and / or sensitive topics please see Research Ethics Committee website for further details.

The points listed on the template below are for illustration only. You may alter the wording to suit your project as you see fit.

A consent form is not simply about a person giving you permission to involve them in research, it is an agreement between the researcher and the research participant outlining the roles and responsibilities they are taking towards one another throughout the whole of the research process.

The researcher should retain one copy of the consent form signed by both themselves and the participant. The participant should also be given a copy of the consent form as a record of what they have signed up to.

Even if a person has signed a consent form consent should still be re-established at the point of doing the interview.

## Template

[*Title of project*]

### Consent to take part in research

- I..... voluntarily agree to participate in this research study.
- I understand that even if I agree to participate now, I can withdraw at any time or refuse to answer any question without any consequences of any kind.
- I understand that I can withdraw permission to use data from my interview within two weeks after the interview, in which case the material will be deleted.
- I have had the purpose and nature of the study explained to me in writing and I have had the opportunity to ask questions about the study.
- I understand that participation involves...*[outline briefly in simple terms what participation in your research will involve]*.
- I understand that I will not benefit directly from participating in this research.
- I agree to my interview being audio-recorded.
- I understand that all information I provide for this study will be treated confidentially.
- I understand that in any report on the results of this research my identity will remain anonymous. This will be done by changing my name and disguising any details of my interview which may reveal my identity or the identity of people I speak about.
- I understand that disguised extracts from my interview may be quoted in...*[list all forum in which you plan to use the data from the interview: dissertation, conference presentation, published papers etc.]*.

- I understand that if I inform the researcher that myself or someone else is at risk of harm they may have to report this to the relevant authorities - they will discuss this with me first but may be required to report with or without my permission.
- I understand that signed consent forms and original audio recordings will be retained in [*specify location, security arrangements and who has access to data*] until [*specific relevant period – for students this will be until the exam board confirms the results of their dissertation*].
- I understand that a transcript of my interview in which all identifying information has been removed will be retained for [*specific relevant period – for students this will be two years from the date of the exam board*].
- I understand that under freedom of information legalisation I am entitled to access the information I have provided at any time while it is in storage as specified above.
- I understand that I am free to contact any of the people involved in the research to seek further clarification and information.

Names, degrees, affiliations and contact details of researchers (and academic supervisors when relevant).

*Signature of research participant*

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Signature of participant

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Date

*Signature of researcher*

I believe the participant is giving informed consent to participate in this study

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Signature of researcher

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Date