

Skill Variety and Work Engagement among Bankers in Nigeria

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Abstract; Work engagement has been a major concern to organizations for over three decades, because it is what drives business. For the employee, engagement brings meaningfulness into work, which leads to commitment to the organization and to a sustained relationship with people. *Skill variety as a core dimension of Job Characteristics Model, is a necessity for bank workers who face a high work demand requiring efforts, talents and diverse skills.* The banks in Nigeria play a very important role in the economy of Nigeria, but they are faced with work overload and stress that bother on work engagement. This study was a descriptive one that used the mixed method approach of both quantitative and qualitative research and was carried out on banks in the Lagos metropolis. A total of 438 copies of questionnaires were distributed, and 353 copies were retrieved, and 15 members of senior staff were randomly selected for the interview. *Method of analysis* was structural equation modeling (*Partial Least Square*) for the quantitative, while thematic analysis was used for the qualitative. The results of the hypotheses revealed that skill variety significantly influenced physical work engagement (R-square = 0.346); emotional work engagement (R-square = 0.272); and cognitive work engagement (R-square = 0.438). The study concluded that skill variety is significant to work engagement among bankers in Nigeria. The study recommended that banks should provide adequate opportunities for the use of diverse skills to achieve a higher level of work engagement in the banks.

Keywords: Banks, Employee, Job characteristics, Work engagement

I. INTRODUCTION.

Working is a vital part of life for an individual who spends almost half of their day in the workplace. The individual being able to devote his time and efforts to achieving organizational goals means that he is enjoying and deriving some sense of fulfillment from work. The organization, on the other hand, is able to meet their targets in terms of performance and profitability. This denotes the ideal situation at work whereby the individual fully exerts all his efforts at work, and this is what constitutes work engagement in the workplace. However, organizations have been concerned about work engagement because achieving the ideal seems to have become elusive, such that only a few can boast of having a workforce that is ready to fully devote their time to achieving organizational objectives. There have been several attempts in the workplace to motivate employees to better performance and productivity. Such attempts have been concentrated on extrinsic factors that organizations believe will appeal to employees and which are adequate to meet immediate needs. However, more research has in recent times

focused on issues of work and work environment because there is a better understanding that issues that deal with how work is done will most likely have a lasting solution to work disengagement. Therefore, more studies have been focusing on the design of work.

One of the earliest attempts at work design was by Hackman and Oldham (1976), who propounded the Job Characteristic Model. This was a motivational model that was meant to introduce more meaningfulness into the workplace. The model introduced five core job dimensions, one of which is skill variety, which refers to the extent that the individual is able to carry out various work tasks using different skills and talents. As long as work has many processes, there will be a need for skill variety. It is considered a means of ensuring that employees are involved fully at work, and it also brings in the element of challenge that keeps the employee alert to his work responsibilities. The essence of having skill variety as one of the core job dimensions is to ensure that people with the right skills and knowledge will be challenged to use them adequately for the success of their workplace. This will lead to satisfaction and other work outcomes that are related to work engagement.

Having an engaged workforce has become an unwritten policy that organizations are working to achieve. This is particularly necessary for the Nigerian banks, where there is a record of high work demands that require individuals to perform several roles at once. Globally, bank workers are required to possess diverse skills because this is believed to lead to greater productivity. However, skill variety as it relates to work engagement has not been fully investigated, especially now that there is a new work normal that has been brought on by the pandemic.

II. LITERATURE REVIEW

Skill variety

This refers to "the degree to which the job requires a variety of different activities in carrying out the work, involving the use of several different skills and talents of the person" (Oldham & Hackman, 2010; Salami & Ajitoni, 2015). A task that challenges the skill and abilities of the individual is experienced as meaningful to the individual; such jobs will be personally fulfilling and meaningful to the individual, even if it has no high significance (Hackman & Oldham, 1976; Sonnentag, 2017). The work of Khan (1990) also emphasizes the importance of meaningfulness through skill variety; that

working on a rich and complex project leads to psychological meaningfulness, and this is particularly true for industrious employees (Simonet & Castille, 2020). Meaningful tasks require people to learn to master both routine and new skills, which will eventually lead to growth and further learning.

Using one's skills and being challenged at the same time are ingredients for engagement, and these eventually lead to experiencing flow and absorption in the work process (Sonntag, 2017). It is therefore concluded that tasks that require skills and abilities contribute to competence, which in turn contributes to work engagement. On the contrary, a job that requires limited skill variety or jobs that are repetitive will be boring and less stimulating (Umukoro & Egwakhe, 2019). Skill variety can suppress negative psychological conditions such as fatigue and stress which may occur during simple and repetitive job execution; under those circumstances skill variety reduces job burnout and absenteeism (Kim and Lee 2016). Having skill variety provides employees with optimal work challenges, which creates deep-rooted motivation and intensifies their work engagement (Bon and Shire 2017). Employees will be more engaged at work when there is an opportunity for them to develop and enhance their skills, thereby leading to better management of their careers. When individuals identify with the organisation, they share in its success and are proud to deliver quality work. (Bon and Shire, 2017). However, the ability to employ a variety of skills in a task can have some shortcomings, part of which is mental exhaustion and work overload (McCarthy, Trace, O'Donovan, Brady-Nevin, Murphy, O'shea & O'Regan (2018).

Work engagement

Work engagement is believed to be a criterion that enables organizations to achieve progressive advancement because it contributes to various positive work outcomes such as involvement, commitment, and organizational citizenship while improving productivity and performance (Ajulo, Oyelere & Mutema, 2019; Udemba, 2018). An engaged workforce is important to the organization in order to improve performance, resulting in overall success (Udemba, 2018). This explains why organizations need to focus more on work engagement.

Engagement as a concept was expounded by William Kahn (1990) when he wrote about the psychological conditions of engagement. According to his work, life and work involve taking on roles, which people occupy in different ways—physically, cognitively, and emotionally (Ajulo *et al.* 2019). In occupying their roles, people also have to create a boundary between who they are and the roles they perform. It is assumed that the more people draw on their inner selves to perform their roles within those boundaries, the more active they are in performance and the more contented they are. Khan (1990) assumes that people will either leave out or draw on their inner selves in the course of work, either to express or defend themselves.

Ogbonnaya, Daniels and Nielsen (2017) described work engagement as how employees are strategically inspired to be involved and committed to work, describing it as meeting organizational goals and objectives; while Osborne and Hammoud (2017) described it as being involved and enthusiastic about work, which results in exerting extra effort into work. Other studies opined that work engagement describes a state of willingness, passion, and connectivity with work (Joo, Zigarmi, Nimon & Schuck, 2017; Kanik, Ishaq & Mridula, 2018); which is also determined by the degree of extra effort and time the employee devotes to work effectiveness (Falola, Oludayo, Igbinoba, Salu & Borishade, 2018).

Skill variety and physical work engagement

Skill variety involves the use of several skills and talents of the individual in carrying out work tasks; such tasks contribute to work meaningfulness. While using a variety of skills, the employee is physically involved in work activities that challenge his skills and that are expected to lead to the exertion of effort and energy. Physical work engagement involves bodily participation in work and also the intensity and frequency with which one exerts energy and effort (Kuok and Taormina 2017; Terry 2020). Dan Roşca & Mateizer (2020) suggest that engaged employees will be proactive and see possibilities for problem-solving at work; Okoseimiema and Eketu (2019) write that engagement is about the passion and commitment that employees put into their work; these are referred to as efforts. Rich, Lepine, and Crawford (2010) added that intensity and frequency of physical energy use are also relevant. All these things will make work more challenging for the employee, adding to his experience.

Skill Variety and Emotional Work Engagement

Emotional work engagement is based on the feelings between the employee and the organization, and the ability of the individual to deploy and regulate such feelings at work (Terry, 2020). Such individuals feel good about their work and enjoy it; they experience a high level of positive affect, which makes work pleasant for them. Skill variety involves the individual using several skills and talents to meet work demands. When work is found challenging, and requires complexity, employees with a variety of skills find this interesting, challenging, and exhilarating. At this level, skill variety add to work contentment and accomplishment which makes a case of emotional engagement (Extremera, Mérida-López, Sánchez-Álvarez & Quintana-Orts, 2018; Kuok & Taormina, 2017). However, emotions at work can be eroded when work is boring and repetitive, in which case the employees tend to withdraw from work and this can lead to a high rate of turnover, which banks are currently experiencing in the country (Obuma & Worlu, 2017).

Skill variety and Cognitive Work Engagement

Cognitive work engagement indicates the level of effectiveness with which people work, which arises from having an intentional and focused awareness of the

importance of one's work (Kuok and Taormina, 2017). Such individuals are positive in their thinking, are attentive and have a high cognitive tendency towards work. Skill variety plays a role in developing in the individual a high level of self-recognition and importance. The knowledge that one has skills that are important for achieving work responsibilities gives a sense of achievement and work meaningfulness. Such individuals are able to spend quality time at work solving various work problems without necessarily feeling overworked. Cognitive engagement was introduced in the work by Khan (1990) to include concentration and the amount of time spent thinking about work. Thus, cognitive work engagement would involve optimism about work, concentration and attention to reflect on the roles being performed at work to achieve a great performance (Oliveira, Ferreira & Ribeiro, 2017). At the cognitive level, employees understand and believe in the goals, objectives, and strategies of the organization and are willing to contribute to achieving them (Terry, 2020). This will, of course, require that employees employ their various skills to meet customers' needs, while solving the problem of a heavy workload by applying complexity of skills.

Based on the preceding arguments, this study hypothesizes that:

H_0 : there is a positive and significant relationship between skill variety and physical, emotional and cognitive work engagement.

III. METHODOLOGY

This study adopted the mixed method, meaning that both quantitative and qualitative research techniques were used. Using both techniques results "in complementary strengths and non-overlapping weaknesses" (Johnson & Onwuegbuzi, 2004). The banking industry in Nigeria was the focus of the study, and five of the country's biggest banks were selected. These banks were classified by the apex bank of the country. For the quantitative, a total of 438 copies of the questionnaire were distributed to employees in the selected banks, and 15 managers were chosen for the interview (Lopez & Whitehead, 2013). A total of 353 copies of the questionnaire were retrieved, representing 81% of the total given out. A pilot test was carried out to test the reliability of the research instrument. The hypotheses generated were measured using Structural Equation Modelling (SEM) Partial Least Square (PLS) to explain the relationship between the variables.

The items under skill variety were adopted from the job characteristics scale as put forward by Hackman and Oldham (1976), while the items of work engagement were as put forward by Khan (1976), using the Job Engagement scale developed by Rich *et al.* (2010).

For the purpose of this study, work engagement is measured using 12 items to represent the variables of physical, emotional, and cognitive engagement (Rich *et al.* 2010). Skill variety was measured using three items: complex skills,

repetitive work, and diversity of skills (Hackman & Oldham, 1976).

IV. RESULTS

Descriptive Analysis

Table 1: Cross Tabulation of the Demographic Results

	Bank A	Bank B	Bank C	Bank D	Bank E	Total
Sex						
Male	32	41	33	49	28	181
Female	45	28	32	29	38	172
Total	77	69	65	76	66	353
Age						
21-30	55	27	32	36	35	185
31-40	21	34	17	21	30	123
Above 40	1	8	16	19	1	45
Total	77	69	65	76	66	353
MaritalStatus						
Single	59	23	15	45	15	157
Married	18	45	50	31	51	195
Total	77	69	65	76	66	353
Qualification						
OND	0	12	2	14	14	42
1 st degree	60	21	36	38	25	180
2 nd degree	16	34	27	24	27	128
Others	1	2				3
Total	77	69	65	76	66	353
Work Exp						
0-10 yrs	73	48	45	51	50	267
11-20 yrs	4	17	19	23	16	79
Above 20	0	4	1	2	0	7
Total	77	69	65	76	66	353
Status						
Junior level	67	35	39	51	48	240
Mid level	10	30	26	21	18	105
Senior level		4	0	4	0	8
Total	77	69	65	76	66	353

The table of demographics indicates that the banking population has more of the younger generation between the ages of 21 and 40, representing 87%, with an almost even distribution of the sexes. The ages of the respondents automatically determine the work experience and status. The implication for banks is that they have an advantage of a young and versatile workforce, and they only need to identify their career needs and help them grow in this aspect of their young lives. The demographics also indicate that the workforce in banks is well educated, a fact that should encourage skill variety and diversity.

Test of Hypotheses.

H_0 : there is a positive and significant relationship between skill variety and (physical, emotional and cognitive) work engagement.

Both structural and measurement models were considered for the data analysis. The items adapted for measuring the skill variety included complex skills, adoption of repetitive work activities, and diversity of skills. The structural model is the inner model of the computation of structural equations (Hussain, Fangwei, Siddiqi, Ali, & Shabbir, 2018). It evaluates path coefficients (R^2) values and significant values. PLS-SEM is often used on small sample sizes because this method does not consider distribution assumptions (Hair, Hollingsworth, Randolph & Chong, 2017).

Table 2. Factor Loading for Skill Variety in the Selected Nigerian Banks

	Factor Loading	Error Variance	Composite Reliability	AVE	Cronbach's Alpha	No. of Indicators
Indicators	> 0.7	< 0.5	≥ 0.8	≥ 0.5	≥ 0.7	
Skill Variety (SKV)			0.831	0.544	0.811	3
SKV1	0.784	0.216				
SKV2	0.722	0.278				
SKV3	0.850	0.150				

The thresholds recommended for scales and measurement items are: (i) that the factor loading must be above the minimum threshold of 0.60; (ii) the construct reliability must be equal or higher than 0.80; (iii) the AVE (construct average estimate) must be above 0.50; and (iv) the Cronbach alpha must be equal or above 0.70 (Fornell & Larcker, 1981).

Evaluation of the Inner Structural Model In structural equation modelling, the structural model, which is the inner model, is used to assess the significant values of the path coefficients. The use of bootstrapping in PLS-SEM becomes essential for determining the significance level (Hussain *et al.*, 2018). Findings from structural models and path analysis for skill variety (SKV) on employee work engagement (i.e. physical, emotional, and emotional engagement) in the selected Nigerian banks are presented in Figure 1 and Table 2.

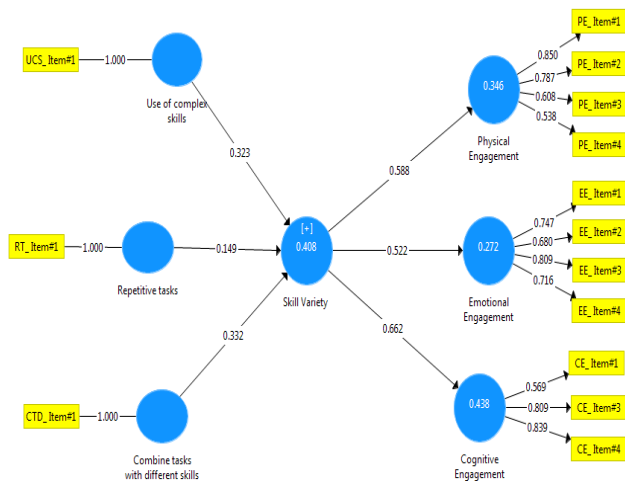


Figure 1: predictive relevance (Path Co-efficient) of skill variety and Physical, Emotional and Cognitive Work engagement

This hypothesis predicted that skill variety which comprised the use of complex skills, adoption of repetitive work activities and diversity of skills, significantly influenced physical, emotional and emotional work engagement in the selected Nigerian banks as displayed in Table 4.4.1(b).

Table 3: Path Coefficients for Skill variety and Employee Work Engagement (i.e. Physical, Emotional and Cognitive Engagement) in the Selected Nigerian banks

Variables and Cross Loading	Path Co-efficient (O)	Indirect Effect (IE)	Std. Dev. (STDEV)	T-Statistics (O/STDEV)	P Values
Complex skills → Physical Engagement		0.275	0.061	3.186	0.001
Complex skills → Emotional Engagement		0.253	0.059	2.942	0.002
Complex skills → Cognitive Engagement		0.301	0.075	2.918	0.002
Use of complex skills → Skill Variety	0.332		0.091	3.627	0.000
Repetitive work → Physical Engagement		0.128	0.063	1.389	0.083
Repetitive work → Emotional Engagement		0.118	0.062	1.249	0.106
Repetitive work → Cognitive Engagement		0.139	0.067	1.481	0.070
Repetitive work activities → Skill variety	0.149		0.100	1.493	0.068
Diversity of skills → Physical Engagement		0.270	0.065	2.919	0.002
Diversity of skills → Emotional Engagement		0.248	0.057	2.940	0.002
Diversity of skills → Cognitive Engagement		0.294	0.079	2.711	0.003
Diversity of skills → Skill variety	0.323		0.087	2.879	0.002
Skill Variety → Physical Engagement	0.588		0.051	11.495	0.000
Skill Variety → Emotional Engagement	0.522		0.080	6.534	0.000
Skill Variety → Cognitive Engagement	0.662		0.071	9.286	0.000
	R Square (R ²)		R Square (R ²) Adjusted		
Skill variety	0.408		0.401		
Physical Engagement	0.346		0.338		
Emotional Engagement	0.272		0.260		
Cognitive Engagement	0.438		0.427		

The results also suggested that the use of complex skills and diversity of skills had the highest beta values among the

constructs that best predicted employee work engagement (i.e., physical, emotional, and cognitive engagement) in the selected Nigerian banks, whereas repetitive work activities had the least value and insignificant effect on employee work engagement (i.e. physical, emotional, and emotional engagement) in the selected Nigerian banks. Specifically, the path analysis and bootstrapping based on the institutional-level indicated that skill variety had the highest value, with cognitive engagement at 0.438, followed by physical engagement at 0.346, and the least value, with emotional at 0.272.

Overall, the relationship between skill variety for all the selected banks and employee work engagement (i.e. physical, emotional, and emotional engagement) was confirmed to be directly significant. By implication, the null, which indicates that the skill variety does not significantly have combined effects on employee work engagement (i.e., physical, emotional, and emotional engagement) of selected banks, was due to this rejected. This study established that skill variety is significant and important for work engagement at the physical, emotional, and cognitive levels, thus being one of the few studies to do so in the banking sector in Nigeria. This confirmed the studies by Sonnentag (2017); Saks (2019) and Adiarani (2019) that showed having skill variety contributes to work engagement.

In line with the quantitative findings, the qualitative method was also adopted through the use of an in-depth-interview to validate the role of skill variety on employee work engagement of the selected banks in Nigeria. The interviews, which were transcribed and analyzed through thematic analysis indicated the relevance of skill variety with the components of the complexity of skills, repetitive tasks and difference of skills, on employee work engagement (physical, emotional and cognitive). A respondent had this to say on the use of complexity of skills:

For the legal dept, there are some routine jobs which can be boring. But there are other aspects that make the work very challenging and exciting, something to look forward to. This gives the opportunity for some practical learning. (**Manager. Bank A**).

Yet others commented on the repetitive tasks thus:

The work is also monotonous, and we actually work long hours, coupled with the work overload ---. (**Manager. Bank C**).

Others commented on the use of different skills at work:

As a sales manager, I do more than marketing, to include customer service, repairs, admin and so on (**Manager, Bank C**).

It can therefore be concluded that skill variety is an essential ingredient of work engagement; the ability to multi-task is a requirement for working in a Nigerian bank, a fact that is now established to have a positive effect on the employees, while

the complexity of tasks only challenges the abilities of the individual. However, repetitive, routine, and monotonous work tasks have negative effects on employees.

V. DISCUSSION OF FINDINGS

The results established that skill variety was a significant predictor of employee work engagement in the selected Nigerian banks. What this implies is that bankers are more engaged when they are involved in different varieties of tasks that allow them to use several skills; these challenge them to better performance. However, care should be exercised by bank management to ensure that employees are not overworked in order to avert the problems of stress and mental exhaustion. Especially when they consider that these employees still have to contend with social and environmental issues like heavy traffic, family commitments, and lack of infrastructure in their different surroundings, all of which are enough stressors.

This result is contrary to the study by Othman and Nasuridin (2019), which was conducted among nurses and reported that skill variety had no significant relationship with work engagement. This is not surprising if one considers that work in the medical sector is repetitive. Environmental and social differences can also be a reason for the results. The findings also supported previous studies on the monotony of work and how it affects employee work engagement. For instance, the work of Hackman and Oldham (1976) postulated that jobs that were mechanical and repetitive led to boredom and, therefore, workers would not be adequately engaged. This study has affirmed this to be true and also corroborated the findings in the work of Umukoro and Egwake (2019) that jobs that required less variety would be boring. Some aspects of bank work are routine, monotonous, and repetitive; which is a result of the need to follow systemic processes and procedures; due to the high level of risk involved in ensuring the safety of customers' money, as well as sensitive and vital information about the bank.

This study confirms the significance of skill variety to physical work engagement signifying the importance of proactivity, passion and commitment that are essential especially when employees are able to use various skill to solve multiple problems at work (Dan Roşca & Mateizer, 2020; Okoseimiema and Eketu, 2019; Rich et al. 2010). Repetitive work was found to be insignificant to physical work engagement at 0.083. This is confirmation that tasks that are repetitive would be boring, leading to a lack of enthusiasm on the part of the employee. This will be a major problem in an environment filled with young employees who are filled with energy and vitality.

Though skill variety was found to be significant to emotional work engagement, it has the lowest score in value. The implication of this is that work among bankers is lacking in positive affectivity to a great extent. This could be from a lack of supervisory or colleague support, which is needed to cope with heavy work demands but which is found to be

inadequate. In a work environment where there are many young workers, there is a need for support in the form of mentoring. The emotional level of involvement will be affected when this is lacking. Joo et al. (2017) stressed that when there is positive affectivity, the level of enthusiasm and involvement will be high, resulting in positive work outcomes.

The results of this study suggest that cognitive work engagement has the highest value when it comes to skill variety. The elements of diversity of skills and complexity of skills among a generation of young workers who are eager to follow a career path in the banking profession will lead to a high level of cognition that stems from a passion for the job, and that includes a desire to contribute to organizational goals (Terry, 2020).

VI. CONCLUSION AND RECOMMENDATION

This study has established that skill variety as a work design is directly significant to work engagement among bankers in Nigeria. Using the mixed method, it has confirmed that complex skills and a diversity of skills are important for achieving a high level of involvement in the banking sector, but repetitive work reduces employee involvement and engagement at work. Based on that, the study recommends that management of banks should recognize the individual's ability to achieve great work results using diversity and complex skills. Therefore, employees should be given the opportunity to engage in new tasks that will challenge their abilities and skills and enhance their work experience. This may require management to include more job rotation and work enlargement in their work design when necessary.

Secondly, employees should be trained to adopt personal resources like resilience, optimism, and proactivity in order to cope with work when it seems repetitive and boring. More importantly, employees should focus on greater self-development efforts that will aid the development of more skills that can make them relevant in problem solving and in bringing creative ideas into their work as bankers.

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importantly, employees should focus on greater self-development efforts that will aid the development of more skills that can make them relevant in problem solving and in bringing creative ideas into their work as bankers.

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