



**THE ROLE OF EMPLOYEES ENGAGEMENT ON THEIR
TURNOVER INTENTIONS: THE CASE OF COMMERCIAL
BANK OF ETHIOPIA**

BY: MIKYAS MESERET

ADVISOR: DR. GEMECHU WAKTOLA

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College of Business and Economics
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**The Role of Employees Engagement on Their Turnover Intentions:
The Case of Commercial Bank of Ethiopia**

By: Mikyas Meseret

Board of Examiners

Gemechu Waktola (PhD)
Research advisor

Signature

Date

Internal examiner

Signature

Date

External examiner

Signature

Date

Declaration

I, Mikyas Meseret, announce this research paper entitled “The Role of Employees Engagement on their Turnover Intentions: the case of Commercial Bank of Ethiopia” is original research work of mine that has not been produced by others in any other institutions or universities for any other requirements in any form and is the outcome of my own effort and that all sources of materials used for the study have been duly acknowledged.

Mikyas Meseret
Student researcher

Signature

Date

Letter of Certification

This is to certify that Mikyas Meseret has carried out his thesis work on the topic entitled “The Role of Employees Engagement on their Turnover Intentions: the case of Commercial Bank of Ethiopia” under my guidance and supervision. Accordingly, I here assure that his work is appropriate and standard enough to be submitted for the award of Master of Business Administration (in Management)

Gemechu Waktola (PhD)

Research advisor

Signature

Date

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Table of Contents	Page
Approval	i
Declaration	ii
Letter of Certification	iii
Acknowledgments.....	iv
Table of Contents.....	v
List of Figures	ix
List of Tables	x
Acronyms	xi
Abstract.....	xii
CHAPTER ONE	1
INTRODUCTION	1
1.1 Background of the Study	1
1.2. Problem Statement.....	3
1.3. Specific Objectives of the Study.....	5
1.4. Research hypothesis.....	5
1.5. Significance of the Study	6
1.6. Scope of the Study	6
1.7. Limitation of the Study	7
1.8. Organization of the study	7
CHAPTER TWO	8
REVIEW OF RELATED LITERATURE	8
2.1. Introduction.....	8
2.1.1 Concepts of Employee Engagement	8
2.1.2. Understanding Employee Engagement.....	10
2.1.3. The Importance of Employees Engagement	10
2.1.4. Operational Definition of Employees Engagement	12
2.1.5. Operational Definition Turnover Intentions	13
2.2. Theoretical and Empirical Review of Employee Engagement and Turnover Intentions ..	13
2.2.1. Theoretical Review	13

2.2.1.1. Employee Engagement Theories	14
2.2.1.1.1 Kahn's Need Satisfying Approach.....	14
2.2.1.1.2. Self-Determination Theory	15
2.2.1.2. The Unfolding Model of Voluntary Turnover	16
2.2.2. Reasons Associated With Employees' Turnover Intention	16
2.2.3. Empirical Review.....	16
2.3. Demographic Variables and Employees Engagement.....	20
2.3.1. Age and Employees Engagement	20
2.3.2. Gender and Employees Engagement	21
2.3.3. Educational Qualification and Employees Engagement.....	21
2.3.4. Employee Work Experience and Employees Engagement.....	21
2.3.5. Income and Employees Engagement	22
2.4. Demographic Variables and Employees Turnover Intentions	22
2.4.1. Age and Turnover Intentions	22
2.4.2. Gender and Turnover Intentions	23
2.4.3. Education Qualification and Turnover Intentions.....	23
2.4.4. Employees Work Experience and Turnover Intentions	23
2.4.5. Income and Turnover Intentions	23
2.5. Conceptual Frame Work of the Study	24
CHAPTER THREE	25
RESEARCH METHODOLOGY	25
3.1. Introduction	25
3.2. Research Design.....	25
3.3. Research Approach	26
3.4. Research Method.....	26
3.5. Sampling Design.....	26
3.5.1. Target Population	26
3.5.2. Sampling Size Determination.....	27
3.5.3. Sampling Technique.....	28

3.6. Unit of Analysis and Time Dimension	28
3.7. Sources of Data	28
3.8. Research Instrument.....	29
3.9. Questionnaire Design.....	29
3.10. Data Analysis Procedure	30
3.11. Variables and Measurement.....	30
3.11.1. Validity of the Questionnaire.....	31
3.11.2. Reliability of the Questionnaire	32
3.11.2.1. Reliability Analysis.....	33
3.11.2.1.1 Reliability Analysis for Employees Engagement Survey Instrument	33
3.11.2.1.2 Reliability Analysis for Dimensions of Employees’ Engagement	34
3.11.2.1.3. Reliability Analysis for Turnover Intention Scale	34
3.12. Ethical Considerations.....	35
CHAPTER FOUR.....	36
DATA PRESENTATION, ANALYSIS, AND INTERPRETATION	36
4.1. Introduction	36
4.2. Response Rate of the Respondents	36
4.3. Descriptive Analysis	36
4.3.1. Demographic Information of Respondents	36
4.4. Current Level of Employees’ Engagement in CBE.....	39
4.5. Current Level of Turnover Intention in CBE.....	39
4.6. Engagement Levels In terms of Demographic Variables	41
4.7. Turnover Intention In Terms of Demographic Variables	42
4.8. Inferential Analysis.....	43
4.8.1 CORRELATION ANALYSIS.....	44
4.8.1.1 The Relationship between EE and Employees’ TI.....	44
4.8.2. Regression Analysis for Testing Hypotheses.....	46
4.8.2.1. Assumptions of Ordinal logistic Regression Analysis.....	46
4.8.2.2. Model fitting Information	47

4.8.2.3. Goodness of fit.....	48
4.8.2.4. Pseudo R-square	49
4.8.2.5. Test of Parallel Lines	50
4.8.3. Calculating an effect size of Employees engagement dimensions.....	50
4.8.4. Calculating an effect size of Employees engagement on their turnover intentions ..	54
4.9. Summary of hypotheses testing	55
CHAPTER FIVE	56
FINDINGS, CONCLUSIONS AND RECOMMENDATION.....	56
5.1. Introduction	56
5.2. Research Findings	56
5.3. Conclusion.....	57
5.4. Recommendations	58
5.5. Future Research Directions.....	60
REFERENCE.....	61
APPENDICES	xiii

List of Figures

Figure 1 Research Framework	24
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List of Tables

Table 1 Reliability statistics for EE	33
Table 2 Reliability Statistics for EE dimensions.....	34
Table 3 Reliability Statistics for TI scale	34
Table 4 Demographic information of respondents	36
Table 5 Current level of engagement in CBE	39
Table 6 Descriptive Statistics for employees' TI	40
Table 7 Non parametric tests for demographic variables and employees engagement	41
Table 8 Non parametric tests for demographic variables and turnover intention	42
Table 9 the relationship between EE and TI	44
Table 10 Multicollinearity tests	47
Table 11 Model Fitting Information.....	48
Table 12 Goodness-of-Fit.....	49
Table 13 Pseudo R-Square	49
Table 14 Test of Parallel Lines.....	50
Table 15 Parameter Estimates for EE dimensions	52
Table 16 Parameter Estimates for EE	54
Table 17 Summary of hypotheses.....	55

Acronyms

ANOVA	-	Analysis of Variance
ATM	-	Automated Teller Machine
CBE	-	Commercial Bank of Ethiopia
EE	-	Employees Engagement
FCY	-	Foreign currency
HR	-	Human Resource
HRM	-	Human Resource Management
LCY	-	Local Currency
MBI	-	Maslach Burnout Inventory
OLBI	-	Oldenburg Burnout Inventory
PBC	-	Perceived Behavioral Control
TI	-	Turnover Intention
TIS	-	Turnover Intention Scale
TRA	-	Theory of Reasoned Action
UWES	-	Utrecht Work Engagement Scale

Abstract

The purpose of this study was to investigate the role of employees' engagement on their turnover intentions: the case of Commercial Bank of Ethiopia. The study used quantitative research method and employed both descriptive and explanatory research design to objectively answer the proposed research questions. To achieve the study objective, 368 sample respondents were selected through multistage sampling technique. Accordingly, data were collected through self-administered questionnaire from sample respondents. Out of 368 respondents, workable data were obtained from 335 respondents. The data, then, analyzed through descriptive, inferential statistics and independent samples T test. The finding of descriptive analysis revealed that more than half percentage of employees are under the category of neither engaged nor disengaged, and the mean score for the overall turnover intentions of employees is slightly above average. The independent samples T test revealed that both employees' engagement and turnover intentions levels of employees significantly differ across five employees' demographic characteristics (experience, age, gender, educational qualification and income) of employees. The spearman's correlation analysis result showed that there is a significant strong negative relationship exists between employees' engagement and turnover intentions. Among the dimensions dedication dimension has a very strong negative relationship with turnover intentions. Moreover, the ordinal regression analysis evidenced that both employees engagement dimensions are a significant predictors of employees turnover intentions, among them dedication dimension is a unique contributor for employees turnover intention; also the overall employees' engagement is a statistically significant predictor of turnover intentions of employees. Furthermore, on the basis of the research findings, appropriate recommendations for practice along with directions for further studies have been forwarded.

Keywords: *Employees' Engagement, Vigor, Dedication, Absorption, Turnover Intentions.*

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The concept Employee engagement was first introduced by (Kahn, 1990), and he defined employees' engagement as "harnessing of organization members' selves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performances." According to Saks (2006) there are a few definitions of engagement in use, including the employees who work for its making sure the energies and interests are aligned with the organization's goals, releases unrestricted effort and delivers the aspirations of the organization by creating an emotional relationship with employees. For past several years, 'Employee Engagement' has been a hot topic in the corporate circles. As the best resources to any organization is always its human resources, the attainment of a workplace engagement with high caliber employees are the key to success and the way to set competitive advantage in the global scenario. According to Abhijit (2010) a well-functioning organization is the product of its healthy, committed and motivated employees, who can be termed as „engaged employees“. Engagement takes place when employees are committed to their job. They are interested and indeed excited about what they do. It involves loyalty, faith and pride in the organization, a willingness to advocate for his/her organization and a sense of personal responsibility. Global economy has experienced significant shifts in the recent past which have accelerated the need for organizations to find innovative ways to address new technological, demographic and marketplace realities. These shifts made the organizations to reevaluate costs associated with talent. High workforce performance and organizational success must be maintained along with changes in strategies.

Turnover intention is a behavior that develops inside employees mind and it leads to actual turnover. According to Ajzen (1991), behavioral intention and actual behavior are highly correlated. In agreement with this, research has consistently shown that turnover intention is the most powerful predictor of actual turnover behavior (e.g. Firth et al., 2004; Griffeth et al., 2000; Van et al., 2004). Considering that turnover intention accounts for approximately nine to 25

percent of actual turnover behaviors (Dalton et al., 1999) it is imperative that employers are cognizant of salient variables that encourage the development of turnover intentions. For decades, scholars have studied turnover cognitions in an attempt to uncover these salient variables (Kalliath & Beck, 2001; Chang et al., 2013). However, the literature does not report any research study that has managed to determine which variables contribute to the development of turnover intention among employees.

Research has shown that the outcomes of employee engagement include increased retention and productivity, customer satisfaction, profitability, and job satisfaction outcomes that are very positive for the organization. Another variable of interest commonly found in work-life balance and engagement literature is turnover intention. (Frank, et al., 2004) stated that employee retention and employee engagement are joined at the hip. The main reason of conducting this study on employee engagement and turnover intentions is to understand to what extent employees' engagement affects turnover intention before and after controlling for a certain confounding variables this will help administrators to establish best policies for employees to perform their best by staying in the organization. It is important in order to establish synchronization between what top management offers and what employees expect. The reason being, nowadays, managers are eager in knowing what actually can engage or disengage employees. Organizations keep on conducting employee engagement surveys from time to time so that they can restructure the existing policies and implement key changes in order to increase the productivity and efficiency of employees. Besides that, it will assist them in retaining the best talented employees within the organization.

CBE is the leading bank in Ethiopia, established in 1942 and Pioneer to introduce modern banking to the country. It has 15 districts and 1160 branches stretched across the country and out of those 255 branches are located in Addis Ababa city as of May 16, 2017. Beside it has opened four branches in South Sudan and has been in the business since June 2009 and the leading African bank with assets of 485.7 billion birr as on June 30th 2017. It plays a catalytic role in the economic progress & development of the country. Moreover, the first bank in Ethiopia to introduce ATM service for local users and Pioneer to introduce Western Union Money Transfer Services in Ethiopia early 1990s and currently working with other 20 money transfer agents.

Furthermore, it has strong correspondent relationship with more than 50 renowned foreign banks and a SWIFT bilateral arrangement with more than 700 others banks across the world. CBE combines a wide capital base with more than 32,071 talented and committed employees and currently it has more than 13.3 million account holders. Its vision is to become a world-class commercial bank by the year 2025 and its mission is committed to best realize stakeholders' needs through enhanced financial intermediation globally and supporting national development priorities, by deploying highly motivated, skilled and disciplined employees as well as state of the art technology. (<http://www.combanketh.et/Home.aspx>; accessed on May, 2017).

1.2. Problem Statement

In this 21st century, the success of an organization depends on dynamic and diverse factors. One of these factors is employee engagement and retention of talent pool in the organization. Employee engagement has emerged as a critical driver of business success today. Engagement has the potential to significantly affect employee retention, productivity, and loyalty (Sanjeev & Vijaya, 2012). Organizations can consider this as one of the vital component that supports a firm or an organization to be vigorous in long run. Similarly, banking sector is one of the major fragments in the financial sectors in the economy, thus to CBE. To make CBE competitive in this rapidly changing competitive business environment, one of the vital elements is Human Resource. Given the importance of HRM, employee engagement in the workplace and related employee attitude towards turnover is an important aspect. Work related attitudes like motivation, satisfaction, work performance and turnover are direct consequences of how employees perceived different factors favorable to them. The importance of those consequences creates a very critical eye towards the effecting factors, emphasizing the effects of employee turnover; this inclined to be very expensive. When looking for replacements, companies would have to shell out money for recruitment and selection process.

The 2003 Towers Perrin report on employee engagement and turnover intention addressed that; fully two-thirds of highly engaged employees have no plans to leave their current jobs, versus just a third of the moderately engaged and a mere 12% of the disengaged. Thus, moving employees from a state of moderate to high engagement makes them almost twice as likely to want to stay with the company and invest discretionary effort. Notably, although employee“

engagement has been relatively less discussed in the academic field (Saks, 2006), Consultant studies reveal that an estimated 14-30% of employees are engaged in running businesses (Schwartz et al., 2007), which leaves the remaining 86-70% of employees under the category of not engaged, disengaged and highly disengaged. This research focuses on employees' engagement on their turnover intention because turnover intention is the predictor of actual turnover, According to Ajzen (1991); behavioral intention and actual behavior are highly correlated. Considering that turnover intention accounts for approximately 9 to 25 percent of actual turnover behaviors (Dalton et al., 1999). So understanding what causes turnover intention is a means to identify the problem at early stage of actual turnover this gives time to manage it in time. There may be several factors affecting employee turnover and the intention to leave, this study will focus on one element "employees' engagement and its relationship with their turnover intentions". It is observed from the review of related literature, employees' engagement has a direct impact on employees' retention on job.

Moreover, during the review of related literature the researcher identified that there are few academic and empirical studies which were conducted on the relationships between employees' engagement and turnover intentions specifically by focusing on dimensions of employees' engagement and their effects on turnover intentions. In addition, there were no evidence of such studies that were focused on employees engagement as a unique predictor of turnover intentions in Ethiopian financial institutions. Thus, this study is an attempt for empirical support from Ethiopian banking sector.

CBE is one segment of financial institution in Ethiopia, which has the vision of becoming world class commercial bank by the year 2025, according to the bank's 5 years (2015/16-2019/20 G.C) corporate strategic document, one of the key corporate strategic objectives for achieving the vision is „improving employee satisfaction and engagement“. But CBE also have a diversified workforce in terms of demographic characteristics. Hence, achieving the stated objective with such type of differences will be difficult. Therefore, this study provides relevant information to CBE's administrators to understand the differences exist related with demographic characteristics will have an effect. Also this study will provide the current level of engagement with their turnover intentions. Additionally this study will help other similar banks in the area of

staff engagement and retention. It will also add up to the existing body of knowledge and practice by focusing on the relationship between the dimensions of employee engagement and their turnover intention in CBE. Keeping in view of the identified literature gaps, the objective of the study was to investigate the relationship between employees' engagement and their turnover intentions in Commercial Bank of Ethiopia who work in Addis Ababa city area.

1.3. Specific Objectives of the Study

Based on the above developed research questions the specific objective of this study will be:

1. To explore the current level of employees' engagement in the bank.
2. To explore the current level of employees' turnover intention in the bank.
3. To explore employees' engagement levels in terms of demographic variables such as age, gender, education, working experience and income.
4. To explore the employee' turnover intention in terms of demographic variables such as age, gender, education, banking working experience and income.
5. To examine the relationship between employee engagement and their turnover intention in the bank.
6. To examine the effect of employees' engagement dimensions on their turnover intentions.
7. To examine the effect of employees' engagement on their turnover intentions

1.4. Research hypothesis

The researcher developed the following research hypothesis based on the problem statement and reviewed literature:

H₀₁: There is no significant difference of employees' engagement level in terms of demographic variables of employees (age, gender, education qualification, experience and income).

H₀₂: There is no significant difference of turnover intention level in terms of demographic variables of employees (age, gender, education qualification, experience and income).

H₀₃: There is no significant relationship between employees' engagement and their turnover intention.

H₀₄: employees' engagement dimensions have no significant effect on their turnover intentions.

H₀₅: there is no significant effect of employees' engagement on their turnover intentions.

1.5. Significance of the Study

This study will significantly help the future researchers who are willing to conduct study on this topic.

1. This study is significant because it fits with banks vision, it assessed current level of engagement and it also analyzed employees engagement relationship with turnover intention; with this it contributes to the bank to think of how to achieve the bank's one of main strategic objective, that is „improving employees satisfaction and engagement“.
2. This research will also contribute empirically to the existing body of knowledge by filling the identified research gaps on employees' engagement on their turnover intention from Ethiopian financial institution. Broadly this particular research contributes by empirically supports the current knowledge on staff retention from Ethiopian financial institution.
3. The study will definitely help HR professionals to gain insight while planning employee engagement strategy for their organizations.
4. This research will contribute to refine the existing body of knowledge on employees' engagement on their turnover intentions
5. This research will also be helpful for management and other decision making bodies.
6. Current research will helpful for banking employees.

1.6. Scope of the Study

The study was conducted on CBE employees that were exist in Addis Ababa city area branches which were selected by combining multistage sampling techniques. It was not focused on employees that were working out of this area. However, the recommendation provided can help all branches of the bank over the country to have insight on the role of employee engagement on turnover intentions in Bank. This study focused on studying relationships of employee engagement and turnover intentions of CBE employees. Then the study also further studied two variables differences across different demographic characteristics of employees by considering only 5 demographic characteristics of employees (age, gender, education, banking working experience and income).

1.7. Limitation of the Study

Some of the limitations the researcher faced in this study were:

1. Since the concept of employees engagement is new concept there is Unavailability of adequate literature on the area of study.
2. The industry context may restrict the generalizability of the research findings. Since the study was conducted on CBE, The study may not be generalizable to other industries other than banking sectors since the occupational groups and industry characteristics will be different.
3. Other stakeholders, such as top management leaders were not included in the study. Employees' views may differ markedly from those of top management, particularly in respect to engagement and their turnover intentions.

1.8. Organization of the study

This research consists of five chapters. Chapter one is the general introduction and this one presents the back ground, the statement of the problem, the objective of the study, research hypothesis, the signature of the study, scope and limitation of the study, and the outline the research project. Chapter two, literature review which is critical analysis of what other researchers have said on the subject and where the research project fit in, the research gaps to be clearly identified. Chapter three, deals with the methodology in which how this research is going to be conducted mainly it gives the explanation of why the data is collected, what kind of data is collected, from where is the data collected and how the collected data is analyzed. Chapter four presents data analysis, results and discussions of findings, this chapter describes the research findings their analysis and look an attempt of interpreting the main findings of the study based on the stated objectives and hypothesis. Chapter five presents the summary of the major findings, conclusion, recommendation and suggestion for future studies are give in this chapter.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1. Introduction

In this section, some brief definitions and explanations, and also distinctions amongst the two variables of employees' engagement and turnover intentions will be covered to ensure better and adequate understanding of the two variables and how they relate to one another. The relationship between each of these variables, with one another, is interrogated to establish their effect on each other. Moreover, theoretical and empirical reviews of previous literatures on the topic area and the development of the theoretical framework to be tested in the study will be addressed.

2.1.1 Concepts of Employee Engagement

Employee engagement has become a widely used and popular term (Robinson et al., 2004). However, most of what has been written about employee engagement can be found in practitioner journals where it has its basis in practice rather than theory and empirical research. (Robinson et al, 2004) noted that, there has been surprisingly little academic and empirical research on employees' engagement that has become so popular. As a result, employee engagement has the appearance of being somewhat faddish or what some might call, "old wine in a new bottle." To make matters worse, employee engagement has been defined in many different ways and the definitions and measures often sound like other better known and established constructs like organizational commitment and organizational citizenship behaviour (Robinson et al, 2004). Most often it has been defined as emotional and intellectual commitment to the organization or the amount of discretionary effort exhibited by employees in their jobs (Frank et al., 2004).

In the academic literature, many definitions have been provided. And the first definition was by Kahn (1990) and he defines personal engagement as the harnessing of organization members' selves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performances." Personal disengagement refers to "the uncoupling of selves from work roles; in disengagement, people withdraw and defend themselves physically, cognitively, or emotionally during role performances". Thus, according to

Kahn (1990), engagement means to be psychologically present when occupying and performing an organizational role. Rothbard (2001) also defines engagement as psychological presence but goes further to state that it involves two critical components: attention and absorption.

Attention refers to “cognitive availability and the amount of time one spends thinking about a role” while absorption “means being engrossed in a role and refers to the intensity of one’s focus on a role.” Schaufeli et al. (2002) define engagement “as a positive, fulfilling, work-related state of mind that is characterized by vigour, dedication, and absorption.” They further state that engagement is not a momentary and specific state, but rather, it is “a more persistent and pervasive affective-cognitive state that is not focused on any particular object, event, individual, or behaviour”.

Therefore analysing both academic and practitioner understandings of employee engagement could add to the knowledge of how employee engagement is understood as well as whether or not employee engagement is a meaningful concept and warrants further academic research to strengthen its theoretical foundations and practical application.

Moreover, Employee engagement is frequently mentioned in the organizational behavior literature. There are two general conceptualizations of this construct. Firstly, employee engagement represents the direct opposite of burnout. It is characterized by energy, involvement and efficacy (Bakker and Demerouti, 2007). As empirically measured by the Maslach Burnout Inventory-General Survey (MBI-GS) (Maslach et al., 2001), Alternatively, Schaufeli et al. (2002) argue that employee engagement and burnout are two distinct, albeit negatively correlated, mental states. According to these authors, employee engagement and burnout do not represent the two opposing ends of a single continuum. Instead, as measured by the Utrecht Work Engagement Scale (UWES) (Schaufeli et al, 2008), employee engagement represents a positive antipode for workplace burnout. Defined as “a positive, fulfilling work-related state of mind characterized by vigor, dedication and absorption”, employee engagement represents a key component of positive employee well-being (Schaufeli et al, 2002).

2.1.2. Understanding Employee Engagement

Employee engagement is necessary for high business return because highly engaged employees will put their proper efforts in organizations and organizations will grow with the passage of time (Zafarullah, 2014). Employee engagement is a complex and dynamic process that reflects each individual's unique, personal relationship with work (Litten et al., 2011). There is no universal definition on employee engagement. However, Engagement has been defined in numerous different ways by academic researchers, consultancy and research institutions and companies. In the academic literature, employee engagement was first conceptualized by Kahn (1990) as “the harnessing of organization members’ selves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performances”. The cognitive aspect of employee engagement concerns with employees’ beliefs and perspectives about the organization, its leaders and working conditions. The emotional aspect concerns how employees feel about each of those three factors and whether they have positive or negative attitudes toward the organization and its leaders. The physical aspect of employee engagement concerns the physical energies exerted by individuals to accomplish their roles.

There are three types of people, engaged, not engaged and disengaged, engaged employees are builders, they know what is expecting from them and they try to exceed them. Not engaged employees are employees who concentrate on the daily tasks and routine rather than goals and outcomes, actively disengaged employees are always against everything in the organization, they manifest their unhappiness to the organization they see everything negatively.

2.1.3. The Importance of Employees Engagement

Engaged employees are characterized by absorption, dedication and vigor, and are considered valuable organizational assets. Firstly, these employees are completely activated by and engrossed in their work. They often have difficulty disengaging themselves from their work after completing their tasks (Bakker & Demerouti, 2008). Secondly, the perceived meaningfulness of and strong identification with work nurture feelings of enthusiasm, inspiration and pride ; Lastly, these employees are more willing to devote time and effort to their work, and display high levels of energy and mental resilience despite failure or challenging tasks (Bakker & Demerouti2008).

Instead of becoming exhausted by the demanding nature of their work, engaged employees display higher levels of energy and self-efficacy.

An early meta-analysis conducted by Harter, Schmidt and Hayes (2002) reported that employee engagement is positively associated with customer satisfaction, customer loyalty, productivity and profitability, and negatively associated with employee turnover. Subsequent reviews of employee engagement literature concluded that employee engagement is related to positive employee attitudes, proactive job behaviors, higher levels of employee psychological wellbeing, and increased individual job and organizational performance (Cropanzano et al., 2008). Employee engagement stimulates positive job-related attitudes, employee health, extra-role behaviors, and organizational commitment (Schaufeli & Bakker, 2010). Employee Engagement is an important indicator of Organizational success. Engaged employees work with passion and feel a profound connection to the company whereas an Actively Disengaged employees aren't just unhappy but act out their unhappiness. Therefore it is highly essential to know if an Organization has an Engaged workforce. Engagement is often related to productivity, profitability etc. However little is known about the behavioral impact of Engagement.

Recent research published by Social Knows: Employee Engagement Statistics (Lupfer, 2011) revealed that: The lost productivity of actively disengaged employees costs the US economy \$370 billion annually (Gallup). In February, June and October of 2010, more employees voluntarily quit their jobs than those who were fired or discharged (US Bureau of Labor Statistics). Seventy percent of engaged employees indicated that they have a good understanding of how to meet customer needs, compared to 17 percent of employees who are not engaged in their work (Wright Management). Seventy-eight percent of engaged employees indicated that they would recommend their company's products or services. Only 13 percent of disengaged employees reported this (Gallup). Sixty-seven percent of engaged employees promote their company or organization, compared to three percent of employees who are not engaged in their work (Gallup).

The Corporate Leadership Council found that more than 80 percent of senior human resources (HR) professionals, in a global sample of 60 corporations, agreed that employee engagement was

a high priority for 2009. In addition, 40 percent of these managers stated that employee engagement had become more of a priority over the last year. Eighty-six percent of engaged employees reported that they frequently felt happy at work. Only 11 percent of disengaged employees reported this (Gallup). Forty-five percent of engaged employees indicated that their work provided them with a great deal of happiness in their life, compared to eight percent of employees who were not engaged in their work (Gallup). Less than 50 percent of chief financial officers appeared to understand the return on their investments in human capital (Accenture). Even though 90 percent of managers were aware of the fact that employee engagement has an impact on business success, 75 percent of leaders had no engagement plan or strategy.

With reference to the statistics mentioned before, organizations should necessarily cultivate a sense of engagement in their employees. This will ensure that employees are inspired, enthusiastic, empowered and confident, which in turn bolsters organizational effectiveness and prosperity. In the light of the importance of employee engagement, this study investigated the extent to which employees employed by audit firms operating in the South African FSI are engaged in their work.

2.1.4. Operational Definition of Employees Engagement

The researcher adopts the following operational definition to guide this research, employee engagement is defined as “a positive, fulfilling, work related state of mind that is characterized by vigor, dedication, and absorption” (Schaufeli et al., 2002). Employees’ engagement exhibits some diverse characteristics. Due to this, it is considered a multidimensional concept. These concepts are vigor, dedication, and absorption. It is understood that these concepts were brought about by a focus on the positive side of burnout, known as job engagement. Engagement refers to a more continual and prevalent affective cognitive state that is not focused on any particular object, event, individual or behavior. Moreover recently employee engagement was defined by different authors similar to Schaufeli (2002). (Bothma & Roodt, 2012; Rothmann et al., 2011; Simons & Buitendach, 2013) Focus and defined by three characteristics of a fulfilling work-related state of mind that thoroughly define employees engagement. These are vigor, dedication and absorption:

Vigor: is characterized by high levels of energy and mental resilience while working, the willingness to invest effort in one’s work and persistence even in the face of difficulties.

Dedication: is characterized by a sense of significance, enthusiasm, inspiration, pride and challenge.

Absorption: is characterized by being fully concentrated and deeply engrossed in one's work, whereby time passes quickly and one has difficulties with detaching oneself from work. Hence, it can be stated that since the emergence of the concept employees engagement there are many definitions and most prominent definition of employees engagement is viewed from three dimensions vigour, dedication and absorption.

2.1.5. Operational Definition Turnover Intentions

Intention to quit can also be termed as "turnover intention". Bothma and Roodt (2012) define turnover intention as a type of withdrawal behavior that is associated with under-identification with work. They further assert that turnover or intention to quit is the employee's conscious and deliberate willingness to leave the organization and it is regarded as the last in a sequence of withdrawal cognitions. Du Plooy and Gert (2010) and Morrel, Loan-Clarke and Wilkinson (2001) briefly define intention to quit as "the employee's conscious and deliberate willfulness to leave the organization". According to Ongori (2007), employee turnover is the rotation of workers around the labor market; between firms, jobs and occupations; and between the states of employment and unemployment. Different researchers and authors use different terms to describe quitting, such as turnover, attrition, exit, migration, succession, etc. Tuzun and Kalemci (2012) explain that many studies show that intention to quit is a good predictor of actual turnover, therefore making it essential for organizations to investigate and understand the reasons behind turnover intention and how to control or minimize them.. Robyn and Du Preez (2013) also explain that the main important reason for investigating employee's intention to quit in any organization is to assist the human resources take a proactive approach to the organization's retention strategies and try by all means to decrease the turnover intention.

2.2. Theoretical and Empirical Review of Employee Engagement and Turnover Intentions

2.2.1. Theoretical Review

According to Ajzen (1991), behavioral intention and actual behavior are highly correlated. In agreement with this, research has consistently shown that turnover intention is the most powerful predictor of actual turnover behavior (e.g. Firth et al., 2004; Griffeth et al., 2000; Van et al.,

2004). Considering that turnover intention accounts for approximately nine to 25 percent of actual turnover behaviors (Dalton et al., 1999) it is imperative that employers are cognizant of salient variables that encourage the development of turnover intentions. For decades, scholars have studied turnover cognitions in an attempt to uncover these salient variables (e.g. Kalliath & Beck, 2001; Chang et al., 2013). However, the literature does not report any research study that has managed to determine which variables contribute to the development of turnover intention among employees.

In the contemporary period, employee engagement draws enormous attention of researchers in the area of human resource management. The concept of employee engagement is introduced for the first time by Kahn (1990). According to Kahn (1990), "the harnessing of organization members' selves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performances". Also According to Aktar (2016) it has been proven that engaged employees can significantly contribute to the organizational success as they are highly enthusiastic and devoted to their work that leads to them to better performance. In this line, (Schaufeli et al., 2002) define that employee engagement is a positive, fulfilling, work related state of mind that is characterized by vigor, dedication, and absorption. Employee engagement play an important role in achieving organizational objective, building effective teams, healthy interpersonal relationships among coworkers and managers and good working environment in the organization which enhance employee motivation and leads to better organizational performance(Nidan, 2016).

2.2.1.1. Employee Engagement Theories

Employees' engagement also termed as work engagement, it is popular research concept in recent years, there is still no universal definition and structural models regarding employees' engagement concept. But most definitions now a day's incorporate mental emotional and behavioral factors or components (Sakovska, 2013; Meyer & Gagne, 2008) from these definition components; a couple of theories on job engagement are slowly emerging.

2.2.1.1.1 Kahn's Need Satisfying Approach

This model about the cognitive aspect of employees engagement at work, and it is believed when and individual is engaged on his work, the individual demonstrates personal strength or

energy into the role behaviors, and the self within that behavior, this model explains that when the preferred self is expressed, the individual engages in task behaviors that build up connection to work and to others (Kahn, 1990).

2.2.1.1.2. Self-Determination Theory

This theory helps to explain work engagement together with psychological states and behavioral repercussions that can result from disengagement. This theory bases work engagement on two forms of motivation, intrinsic and extrinsic motivation. The theory explains that intrinsic motivation encourages task performance for its own sake out of the individual enjoyment and interest. Extrinsic motivation encourages task performance for instrumental reasons; however, extrinsic motivation is predominant in the work context. This theory explains that employees who are engaged in what they are doing experience better physical and psychological wellbeing than those employees who are less engaged (Meyer & Gagne, 2008).

Turnover intention is a measurement of whether a business' or organization's employees plan to leave their positions (Agoi, 2015). Turnover intent is a powerful predictor of an employee's future behavior and actual turnover (Harter et al., 2002; Park & Kim, 2009). Turnover intention is an individual's view that he/she would leave the organization and is viewed as the absolute stage in the decision-making process of an employee to look for other employment (Park & Kim, 2009). Turnover intention is of critical importance to organizations as turnover can influence stability and productivity and it proves to be very costly (Firth et al., 2004; Siong et al., 2006). Understanding and managing the factors that influence employee turnover and the costs associated with it could be beneficial for companies (Du Plooy & Roodt, 2010).

(Kiriakidis, 2015) According to the model people behave according with their intentions and perceptions of control over the behavior. Intentions are formulated by attitude towards the behavior, a personal factor, and a social factor, subjective norm, perceived social pressures from significant others to perform the behavior and the actors' motivation to comply with the referents. Attitude and subjective norm are in turn determined by the salient beliefs people hold about the behavior. The TPB extends the Theory of Reasoned Action (TRA) by including a third determinant of intention and behavior, perceived behavioral control (PBC). PBC is assumed to reflect past experience with the performance of the behavior and anticipated obstacles that could

inhibit behavior. However in terms of explanatory value, predictive accuracy and practical utility of the model it is significant when and under which conditions the intention-behavior relationship demonstrates stability.

2.2.1.2. The Unfolding Model of Voluntary Turnover

Intention to quit is also termed turnover intention (Shields & Ward, 2001). One of the models that tend to shed more light on the nature of turnover and reasons leading to turnover intention are the Unfolding Model of Voluntary Turnover. This model explains the cognitive processes through which people make decisions about quitting or staying in their organizations.

The model explains that a decision to leave one's organization is a huge one, and people often consider a number of factors before making such a big decision. According to this model, the employee's decision to quit or not to quit depends on two key factors shock to the system and decision frames. Shock to the system can relate to an event that get the employee's attention and gets the employee to start thinking about their jobs, for example, a merger with another organization. Decision frames relate to a set of rules and images on how to interpret something that has happened, for example, things that the employee believes in and as a result, might have an obvious response to a situation based on what has happened in the past (Greenberg, 2011).

2.2.2. Reasons Associated With Employees' Turnover Intention

Some researchers have over a number of years attempted to answer the question of what makes employees intend to leave the organization. They did this by investigating possible reasons of why employees often intend leaving the organization. Results from this research have disappointingly shown very little consistency in findings. This is partly due to the diversity of employees across organizations and cultural and demographic differences. It has therefore been concluded that there are many reasons why people voluntarily quit from one organization to another. Among the reasons employees' demographic characteristics are associated with intention to quit. These are age, gender, tenure, educational qualifications, and marital status.

2.2.3. Empirical Review

Kahn's (1990) definition was instrumental in providing a framework laying the foundation of employee engagement. Kahn's conceptualization of personal engagement and personal

disengagement was the only piece of empirical research on conceptualizing employee engagement until early 2001, when Maslach et al., (2001) focused on why employees develop job burnout and associated burnout as the antithesis of work engagement. Recent research studies indicate that the conditions of engagement and burnout are unquestionably linked and elaborated that an engaged employee will not be burned out, but an employee who is not burned out is not necessarily engaged (Freeney & Tiernan, 2006)(Schaufeli et al., 2002) however differed in their viewpoint and conceptualized work engagement as an independent construct from job burnout, and defined it as “a positive, fulfilling, work-related state of mind that is characterized by vigor, dedication, and absorption”. According to this widely accepted definition, work engagement has three dimensions which have been widely validated by various researchers (e.g., (Demerouti et al., 2001; Salanova & Peiró, 2005)). Firstly, Vigor refers to “high levels of energy and mental resilience while working, the willingness to invest effort in one’s work and persistent even in the face of difficulties”. Dedication is described as having “a sense of significance, enthusiasm, inspiration, pride, and challenge” while absorption is defined as “state of being fully concentrated and deeply engrossed in one’s work, where by time passes quickly, and one has difficulties with detaching oneself from work”(Schaufeli et al., 2002).

In addition, a meta-analysis of 7939 business units in 36 companies by Harter et al. (2002) reported a significant positive relationship between employees’ engagement and business outcomes such as customer satisfaction and loyalty, profitability, turnover and safety. Engagement has also related to safe working by employees in a meta-analysis of 203 separate samples (Nahrgang et al, 2011). Many other studies have found links between engagement and performance outcomes (Bakker & Demerouti, 2008). (Salanova et al., 2005) Study suggests that one reason why engagement is linked with performance is through the mediating mechanism of service climate. When employees are engaged, they are more likely to put energy into interactions with clients, and there may be a spillover effect onto colleagues, creating a more engaged workplace generally. This may also be one reason why engagement might have an effect on turnover outcomes in public sector.

Psychological empowerment, according to Seibert, Wang, and Courtright (2011), improves employee attitudes and work behavior; whereas Bhatnager (2012) in his research found that

psychological empowerment led to lower turnover intention and had a positive effect on work engagement. The chemical industry in question responded to business challenges by means of downsizing and restructuring. After the organizational change, the company's culture had been assessed by means of a survey that provided insight into the personal motivations of employees and their experiences, giving an indication of where the employees felt the organization should be heading. The survey highlighted feelings of powerlessness, lack of trust, and extreme bureaucracy. Firth et al. (2004) found that a sense of powerlessness and lack of engagement are organizational aspects that influence employees' turnover intention. Recognizing the causes of employees' turnover intention will allow organizations to predict turnover behaviors more accurately, taking proactive actions to prevent it (Hwang & Kuo, 2006).

Turnover behavior signifies employees' voluntary movement across the membership boundary of organizations. It denotes employees' decision to depart from their organization despite having the opportunity to stay (Mossholder et al., 2005). This multistage process includes attitudinal, decisional and behavioral components (Martin & Roodt, 2008). Described as the last sequence of withdrawal cognitions in the turnover process, turnover intention (intention to quit) denotes employees' probability to quit their job in the foreseeable future (Perez, 2008). Although all turnover intentions may not lead to actual turnover behavior, employees' intention to leave represents an important outcome variable (Chang et al., 2013).

Empirical evidence has indicated that a higher level of employee engagement reduces employees' turnover (Maslach et al., 2001; Alfes et al., 2013; Manish & Musarrat, 2017). The 2003 Towers Perrin report on employee engagement and turnover intention addressed that; fully two-thirds of highly engaged employees have no plans to leave their current jobs, versus just a third of the moderately engaged and a mere 12% of the disengaged. Thus, moving employees from a state of moderate to high engagement makes them almost twice as likely to want to stay with the company and invest discretionary effort. Notably, although employee engagement has been relatively less discussed in the academic field (Saks, 2006), Consultant studies reveal that an estimated 14-30% of employees are engaged in running businesses (Schwartz et al., 2007), which leaves the remaining 86-70% of employees under the category of not engaged, disengaged and highly disengaged. To further emphasize how widespread this problem is and how critical it

can be, consider the Gallup Kim et al. (2008) study in which hundreds of companies were surveyed. Results from their surveys showed that 54% of workers were not engaged and 17% were actively disengaged. Moreover, the 2012 Towers Watson Global Workforce study addressed that 65% of employees are not engaged, which leaves only 35% of employees to be highly engaged or highly disengaged. Gubman (2004) also reported that disengaged employees are more likely to actively look for another job. This leads not only losing the valuable employees but also the organization will incur a huge amount of replacement costs. Therefore, employee retention is an important aspect of human resource management (HRM). Improvement in employees engagement and employee retention is essential to reduce HRM practices cost and overall growth of the organization in this context.

Employee engagement is believed to be negatively related to intention to quit (Robyn & Du Preez, 2013; Simons & Buitendach, 2013; Du Plooy & Roodt, 2010). Also (Shantz et al., 2014) concluded that intention to quit is the negative outcome of engagement. Engaged employees are likely to be more attached to their organization and would have a lower tendency to leave it (Schaufeli & Bakker, 2004), that means they feel a sense of ownership. This view of employees' engagement and attachment and not leaving the organization is supported by several researchers who found that employees' engagement is negatively or positively related to turnover intention (Du Plooy & Roodt, 2010; Harter et al., 2002). Work engagement was found to have positive results relating to job satisfaction, a motivated workforce, employee well-being and less likelihood of leaving an organization (Barkhuizen & Rothmann, 2006; Schaufeli & Bakker, 2004; Van den Berg et al., 2013). According to Robyn and Du Preez (2013), "engaged employees are likely to have a greater attachment to their organization and a lower tendency to leave their organization." Robyn and Du Preez (2013) also affirm that engaged employees are always willing to take initiative and self-direct their lives, even when they get tired, they do not enslave to their job and with this attitude they are never in a situation where they feel like they want to leave the organization. (Biswakarma, 2015) in his study on nepalese private banks reveals that there is moderate negative correlation between vigor and turnover intention; also there is a moderate-to-strong negative relationship between absorption and turnover intention, similarly it was established that there is strong correlation between dedication and turnover intentions. also he concluded that both vigor, absorption and dedication has predictability towards employees

turnover intentions. Also he noticed that Dedication dimension has more impact over turnover intentions. (Schilling, 2014) in their empirical study; confirm that vigor and turnover intentions of employees do have negative and significant relationship. Simons and Buitendach (2013) also confirm this by explaining that one of the concepts associated with employees' engagement, absorption, lead employees to be happily absorbed to their work. When employees are happily absorbed, time passes quickly and as a result employees find it difficult to detach themselves to their jobs. (Agoi, 2015) Showed the results of the study are indicative of a negative relationship between employee absorption and turnover intention. In the event that employees are absorbed, they will be aware of what is expected of them and how they can be of aid to the organization. Absorption will also enable them to improve and develop thereby reducing their level of turnover.

(Ndayiziveyi et al., 2014) In their study stated that Correlation analyses revealed significant relationships between work engagement and turnover intention. Multiple regression analyses showed that dedication dimension of employees' engagement significantly and negatively predict turnover intention. Previous research done on job engagement has confirmed that job engagement is mostly related to positive organizational outcomes, one of these outcomes is low turnover intention (Simons & Buitendach, 2013). According to Robyn and du Preez (2013), organizations should try and create strategies that will encourage a culture where skilled employees are engaged in order to retain them. According to (Shahrul et al., 2016) in their study of "The Relationship between Occupational Stress, Employee Engagement and Turnover Intention"; their result of the research study shows that, an important and significant relationship exists between occupational stress, employee engagement and turnover intention. Adding to this, employee engagement proved to be a significant predictor of turnover intention (Baskin, 2007; Du Plooy & Roodt, 2010; Saks, 2006; Schaufeli and Bakker, 2004).

2.3. Demographic Variables and Employees Engagement

2.3.1. Age and Employees Engagement

Age and employees engagement level is expected to be related, and the aging of the workforce has spurred interest in the experiences of today's multi-generational workforce. According to Marcie (2009) when people gets older engagement level will be higher.

2.3.2. Gender and Employees Engagement

Researchers have often considered gender as a possible predictive factor in levels of engagement for human services employees. Sprang et al. (2007), found support for a gender influence as females in the study were found to have a greater risk of suffering from burnout. However, in the Turkish study of school counsellors conducted by Yildirim (2008) results showed that levels of burnout did not differ significantly between males and females. While actual results vary, some studies suggest that females are more vulnerable to stress and, therefore, tend to report higher levels of burnout than do their male counterparts (Sprang et al., 2007). Similar results have been noted in engagement surveys (Schaufeli et al., 2006) men scored slightly higher on the three engagement dimensions than did women in the study. In examining whether or not men will score higher on the instrument used in this study, gender will be compared to the participant's total score on the engagement scale.

2.3.3. Educational Qualification and Employees Engagement

Researchers have often considered educational qualification as a possible predictive factor in levels of engagement for human services employees. Blue collar workers were less engaged than educators (Schaufeli et al., 2006). In another side Different educational qualification categories like diploma, bachelor's degree, master's degree and doctorate degree of employees do not play a significant role in predicting overall employee engagement levels (Schaufeli et al., 2006) similar results have been noted in engagement surveys. Engagement did not seem to differ systematically among educational qualification categories (Swatee & Srivastava, 2012).

2.3.4. Employee Work Experience and Employees Engagement

The amount of work experience is variable that has been studied for its association with engagement. Research findings on the subject are conflicting. Some studies indicate that individuals new to their jobs score higher on measures of level of engagement while others indicate no relationship between years of service and level of engagement (Yildirim, 2008) In a different study, Schwartz et al. (2007), sampled 1,200 social workers to find out if social work clinicians decline in hope or exhibit increased burnout over the course of their careers. They discovered that level of engagement seemed to decline with increasing service years. While some studies on burnout agree that individuals with less years of service are likely to report higher levels of burnout, the opposite is thought to be true of engagement. Coffman and Gonzalez-

Molina (2002) report that, in general, workers start off energized and engaged with their jobs but tend to drop off in as little as six months, and significantly decline in engagement after ten years of employment. Therefore, an individual's "years of service" to the bank was examined in this study to see if participants' scores do indeed decline over the course of their career.

2.3.5. Income and Employees Engagement

According to Zafarullah (2014) monetary, non-monetary rewards are much necessary for high employee engagement. Employee engagement is necessary for high business return because highly engaged employees will put their proper efforts in organizations and organizations will grow with the passage of time.

2.4. Demographic Variables and Employees Turnover Intentions

(Collins, 2014)his study was sought to identify the various employee demographic characteristics and their effects on turnover and retention in MSMEs; Retention factors are strongly associated to different demographic characteristics of gender, age, marital status, qualification, income, and years of service.

2.4.1. Age and Turnover Intentions

According to Hayes, O'Brien-Pallas, Duffield, Shamian, Buchan, Hughes, Laschinger and North (2012), employees' demographic characteristics have been advanced in many models as predictors of withdrawal. One of these demographic characteristics is age.

The most studied and the most consistent in its relationship to turnover is the employee's age. This was revealed in a study by Ahuja et al (2007) on the IT industry in India. They found that age had a modest but significant effect on turnover intention. There are different perceptions of job satisfaction and motivation across the age spectrum. In their separate studies on retention of healthcare professionals, they found younger nurses had lower levels of job satisfaction while the older age group of 40 and above had higher levels of job satisfaction (Griffeth, et al., 2000; Kavanaugh, et al., 2006; Wilson, et al., 2008). A meta-analysis by Borman and Dowling (2008) in their study on teacher attrition and retention, they indicated that those who are 51 years of age or older are nearly 2.5 times more likely to quit teaching than teachers who are 50 or younger.

2.4.2. Gender and Turnover Intentions

A descriptive statistics reported by Luekens et al. (2004) suggests most clearly that retained employees are more likely to be male than female. In a related study, Ingersoll (2001) found males were slightly more likely than females to stay.

2.4.3. Education Qualification and Turnover Intentions

Level of education or qualification is found to be positively associated with turnover suggesting that the more educated employees are, the more likely they are to quit. Increasing level of education in employees seems to contribute to the employees' intention to quit. Jonathan, Thibeli and Darroux (2013) recognize education level as one of the reasons why employees often intend leaving their current organizations. In support of this view, they point out that as the employee's educational level advances, the perceived reward-cost ratio may be impacted. It is almost obvious that if the reward-cost ratio of staying with current employment differs with other employment, the employee might consider leaving for the better one.

2.4.4. Employees Work Experience and Turnover Intentions

With respect to years of service, Ng and Sorensen (2008) reported that employees with higher working experience may have familiarity with their work role and have reached a higher level of career attainment than those employees with lower working experience. On the other hand, a further study conducted by Kavanaugh et al. (2006) revealed that nurses with different levels of tenure are not motivated to remain with an organization by the same incentives. Moreover, in a study by Crawley (2005) on the military, he reported that women with five to eight years of service are most likely to leave.

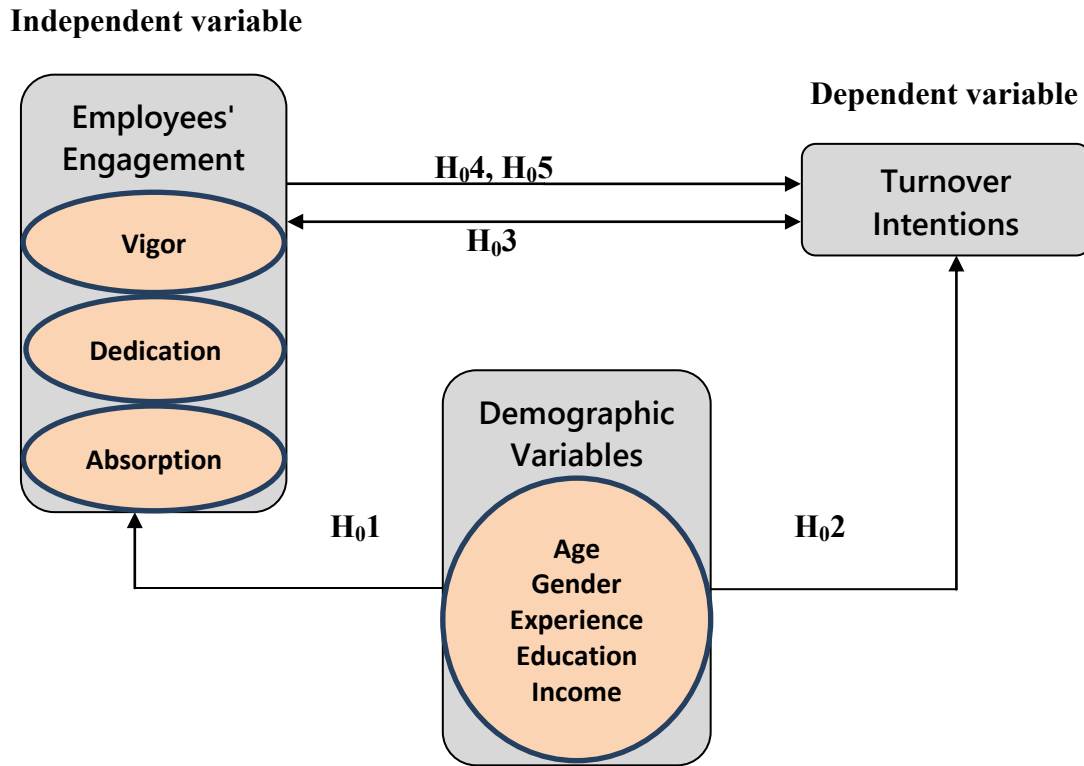
2.4.5. Income and Turnover Intentions

Higher income levels are significant for employees to be retained. A large number of studies have examined the relationship between pay and retention and have found a consistent association between larger teacher salaries and lower rates of attrition (Kelly, 2004; Stockard, and Lehman, 2004; Johnson and Birkeland, 2003; Ingersoll, 2001).

2.5. Conceptual Frame Work of the Study

Based on the overall review of related literatures and the theoretical framework, the following Research framework in which this specific study is governed was developed:

Figure 1 Research Framework



Source: adopted from review of related literature

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Introduction

In this chapter the practical method which were used in order to answer the research questions and fulfill the purpose of the research are presented. Also it provides an overview of the research design, research approach, research method, sampling design, target population, sampling size determination, sampling technique, unit of analysis, sources of data; research instrument, questionnaire design, data analysis procedure, variables and measurement, validity of the questionnaire, reliability of the questionnaire and ethical considerations are presented in this chapter.

3.2. Research Design

In this study the researcher used a quantitative approach towards descriptive and explanatory casual research design for the empirically speculating the aforementioned research objectives of this study. Descriptive research designs were used for exploring the first two objectives. That is to describe the situation of extent of the employees' engagement and turnover intention in commercial bank of Ethiopia. Similarly, the researcher used independent samples t-test as a non-parametric statistical measure for the demographic variables (Andy, 2006). And to answer the remaining objectives explanatory casual research design needed to reflect to speculate the relationship between employees' engagement and turnover intention. The research design for this study was the Cross-sectional field survey method because data was collected at one point of time during a period of two months to explore the effects of Employee Engagement on Turnover Intention of employees in commercial bank of Ethiopia. In cross-sectional field surveys, independent and dependent variables are measured at the same point in time using a single questionnaire (Anol, 2012). In addition the study was also co relational in design because there was intended to establish the relationship between dependent and independent variable of the study. Co relational research aims to ascertain if there is a significant association between two variables (Reid, 1987).

3.3. Research Approach

There are two methods that provide in the research method such as Quantitative and Qualitative, where one of them is not better than the others, all of this depends on how the researcher want to do a research of study (Ghauri and Kjell, 2005). To achieve the aforementioned objectives, the study adopts a purely quantitative research approach, where it can be use of a questionnaire provided predominantly descriptive and qualified data. Quantitative method is study involving analysis of data and information that are descriptive in nature and qualified (Sekeran, 2003).

A quantitative approach is one in which the investigator primarily uses postpositive claims for developing knowledge, i.e., cause and effect relationship between known variables of interest or it employs strategies of inquiry such as experiments and surveys, and collect data on predetermined instruments that yield statistics data (Creswell, 2003).

3.4. Research Method

A survey is a method of collecting data in which people are asked to answer a number of questions (usually in the form of a questionnaire). The reliability of a survey's results depends on whether the sample of people from which the information has been collected is free from bias and sufficiently large. According to (Leary, 2004) the major advantages of questionnaires are that they can be administered to groups of people simultaneously, and they are less costly and less time-consuming than other measuring instruments. For this study, survey research method has chosen where the questionnaire used to collect the information.

3.5. Sampling Design

3.5.1. Target Population

All the items under consideration in any field of inquiry constitute a population. (Sekeran, 2001) Defines a population as; "the entire group of people, events, or thing of interest that the researcher wishes to investigate". CBE has 1,160 branches and 32,071 employees throughout the country as of May, 2017; if we have a population dispersed over a wide geographic region, it may be difficult or impossible to take a simple random sample of the units of the study population at random, and because of Logistical difficulties may discourage single-stage random sampling techniques. However, when a list of clusters of study units is available (e.g., districts, villages or schools) or can be easily compiled, a number of these groupings can be randomly

selected (Creswell,2003). CBE employees are located on scattered and dispersed geographical location so it very difficult to take the whole employees as a sample population. In addition, the bank had many branches in the remote area of the country where, there is no network. However the bank has homogeneous and similar structure and for the convenience of the area to collect the questionnaire, the researcher by far limited the target population in to employees of four districts in Addis Ababa city area only (south, north, east, and west districts) it doesn't include outlying branches which are found in selected districts. Therefore the target population for this study consists of 255 city branches with 8623 professional staff working as junior and senior staff including; Branch Manager, Customer service manager, know your customer analyst, chief cashier, Customer Relationship officer, senior customer service officers (cash, and accounts), Customer service officers of CBE.

3.5.2. Sampling Size Determination

The ever increasing demand for research has created a need for an efficient method of determining the sample size needed to be representative of a given population. Krejcie and Morgan (1970) have published a formula for determining sample size. Formula for determining needed sample size when population size known is the following;

$$S = \frac{X^2 NP (1-P)}{d^2 (N-1) + X^2 P (1-P)}$$

Where: **S** = required sample size.

X² = the table value of chi-square for 1 degree of freedom at the desired confidence level (3.841).

N = the population size.

P = the population proportion (assumed to be .50 since this would provide the maximum sample size)

d = the degree of accuracy expressed as a proportion (.05).

For this study the researcher will use the above formula by considering sampling technique to minimize sampling error and to determine the sample size of 368 from 8623 employees of Addis Ababa city area branches.

3.5.3. Sampling Technique

Depending on our sampling needs, we may combine the single-stage techniques to conduct multi-stage sampling (Creswell, 2003). Three stage sampling were used for this study Therefore, the researcher selects 4 districts from 15 districts of CBE conveniently. CBE gave different grades to its branches based on volume of FCY transaction, volume of LCY transaction, number of customers and mainly with the relative importance of the branches to the bank. Hence, CBE has 4 grading scales to its branches; grade 1, grade 2, grade 3 and grade 4. The higher grade means the higher importance to the bank. Therefore the researcher purposefully selects all grade 3 and 4 city branches. The purpose is to select a small number of cases that will yield the most information about a particular phenomenon; yielding a greater depth of information from the carefully selected cases (Patton, 2002). Therefore the researcher used stratified purposeful sampling technique by selecting two stratum from four. CBE has 31 grade 3 and 4 branches as of May, 2017. To determine sample size from each branch the researcher multiplied the number of employee's proportion of selected grade 3 and 4 branches with the sample size. Then, the researcher randomly distributed the questionnaire to the respondents using simple random sampling technique within the selected branches where everyone has an equal chance to be included in the study. The following table shows how sample size was selected from 31 branches.

3.6. Unit of Analysis and Time Dimension

One of the most important ideas in a research study is the unit of analysis. The unit of analysis is the major entity that you are analyzing in a study. According to Kahn (1990) the most common assessment of employee engagement is the individual attitude and perception. This is because individual job attitudes and perception are important indicators of employee engagement level. For the purpose of this study, the unit of analysis will be individuals. Fife-schaw (2002) describes cross-sectional research as the comparison between subgroups and the discovery of relationship between variables. A cross-sectional research study was performed with data only once over a period of a few days in order to complete the questionnaire.

3.7. Sources of Data

Primary data was used in this study. Primary data is the data which is gathered for the purpose of the research specifically (Sekeran, 2003). To get the information, researcher will design and

distribute a set of questionnaire. A questionnaire consisting the demographic information, independent variables and dependent variables will be conducted by extracting sources from few established questionnaire. The questionnaires was distributed to Professional Staff of those grade 3 and 4 city branches of Addis Ababa area zone to fill up and then was tested using SPSS 20 software. Prior to the data processing, the researcher conducted a pilot study to test empirically the reliability of the instruments; and based on that minor adjustments were made on the questionnaire.

3.8. Research Instrument

The researcher was interested to collect original data from a population and measuring the perceptions of individuals. As the researcher collected original data from the population, the population was very big to be observed or interviewed. Thus, a survey by a questionnaire was considered the most appropriate method for measuring the perceptions of the workers, while minimizing the possibility of researcher bias and providing a greater degree of subjectivity because of the direct response and feedback from the respondents that can be collected in short period of time and in an easier manner.

3.9. Questionnaire Design

For this research, the questions in the questionnaire were closed-ended or structured in order to ease the process of analyzing the data from respondents. Thus, the results which were gathered from respondents were increased the speed and accuracy of recording, as well as more comparable. There are various instruments used for measuring engagement like, GALLUP work place audit, Oldenburg burnout inventory (OLBI), Maslach Burnout Inventory (MBI) and the like but for this particular study the researcher used the UTRECHT Work Engagement Scale which was developed by Schaufeli and Bakker (2004). This questionnaire is appropriate for this study because it measures employees' engagement in terms of engagement's three dimensions (vigor, absorption and dedication) and it is also a widely used instrument of measuring engagement. The UWES is the most accepted instrument in the literature to date. And to measure turnover intentions of employees the researcher used Bothma (2013) turnover intention scale (TIS-6 scale). The questionnaire were consisted of three sections, section one is designed to collect respondent's demographic information, and in section two, it consists of questions about the three dimensions (vigor, dedication and absorption) of employee engagement and section

three consists of questions related to turnover intentions. Questions related with demographic information were designed by simple English to reduce misunderstanding and uncertainties on the questions by the respondents. The questionnaire leads to a better understanding towards the employees' engagement and turnover intentions in CBE. The researcher approached the bank personally; and explained to employees about the purpose of the study.

3.10. Data Analysis Procedure

Data was analyzed by using SPSS 20 software. The statistical tools were aligned with the objectives of the research. The independent samples T-test were used as the non-parametric statistical measure for demographic variables (Andy, 2006). From inferential statistics, spearman correlations, ordered logistic regression, analysis techniques were employed to develop functional relationship among the independent variables and dependent variable. ordered logistic were used because the dependent variable has ordinal data which can be ordered it is appropriate method to show the relationship between regressend variable and regressors that are rated on five point likert scales (Liu, 2010). Additionally, to test the significance of the overall role of employees' engagement on employees' turnover intentions the researcher used ordinal regression analysis.

3.11. Variables and Measurement

The instrument which was used in this study was adopted from schaufeli (2002).According to schaufeli (2002) employee engagement is defined as "a positive, fulfilling, work-related state of mind that is characterized by vigor, dedication, and absorption". The researcher will use this for the specific purpose of measuring the engagement of individuals working in the human services field .The questionnaire was four pages long which were divided into three sections. All sections of the questionnaires were developed in English language. Section-one; Demographic information of respondents: The first section of the questionnaire was about personal and demographic data of respondents. Questions covered working experience, age, gender, educational level, job titles, and income, and the responses interpreted using descriptive statistics. Section-two; Questions pertaining to listed factors of dimensions of employee's engagement and turnover intentions, and section there was about turnover intentions.

3.11.1. Validity of the Questionnaire

One way to try to ensure that measurement error is kept to a minimum is to determine properties of the measure that give us confidence that it is doing its job properly. The first property is validity, which is whether an instrument actually measures what it sets out to measure. Validity refers to whether an instrument measures what it was designed to measure;

Hair et al. (2007) defined the validity as “the degree to which a measure accurately represents what is supposed to”. Validity is concerned with how well the concepts are defined by the measure(s). It also refers to the extent to which an empirical measure adequately reflects the real meaning of the concept under consideration. However, an instrument cannot measure the attribute of interest if it is unpredictable, inconsistent, and inaccurate. Leary (2004) mentioned about four types of validity: Internal validity, External validity, construct validity, and Statistical conclusion validity.

Internal Validity: is how the findings of the research match reality and as the researcher measure the things that are aimed to measure. Moreover, the reality in quantitative research is an ongoing processes, it always changes due to the fact that what is being studied is how people understand the job. This specific study is cross-sectional field survey and poor in internal validity because of the inability to manipulate the independent variable and because cause and effect are measured at the time. The other measure of internal validity is whether the finding is baseless or not. Therefore, the finding in this specific study is strongly supported by the reality in the context and the general theory in the field, even though factors such as context and methodology employed have shaped the result.

External Validity: It refers to whether the observed associations can be generalized from the sample to the population, or to other people, organizations, contexts, or time (Leary, 2004). The more representative, the more confident we can be in generalizing from the sample to the population. As for this study it was assumed that all branches of CBE operate in a similar manner with respect to policies and practices despite the fact that they are located in geographical areas that span the state, addresses external validity through taking representative samples and can be generalized to all branches of CBE over the country and give a little insight to other private

banks in Ethiopia. Moreover, since the unit of analysis is individuals in organization, population validity is realized.

Construct Validity: It examines how well a given measurement scale is measuring the theoretical construct that it is expected to measure. It can be classified as face validity and content validity. Face validity refers to is whether the instrument is measuring what it claims to measure. We use content validity when we want to find out if the entire content of the behavior/ construct/ area is represented in the test. We compare the test task with the content of the behavior. This is a logical, not an empirical one. Many constructs in social science research such as empathy, resistance to change, and organizational learning are difficult to define, much less measure. We can also assess the degree to which individual items represent the construct being measured, and cover the full range of the construct (content validity). In this study, the researcher tried to address the construct validity through defining clearly the construct of interest and develop valid measures that operationalize defined constructs. Moreover, addresses through the review of literature and adapting instruments used in previous research like ordinal regression analysis technique.

Statistical Conclusion Validity: It examines the extent to which conclusions derived using a statistical procedure is valid. Because qualitative research designs do not employ statistical test, statistical conclusion validity is not applicable. Since this specific study is quantitative it is worthy full to consider the issue of statistical conclusion validity. This type of validity is addressed through selection of the right statistical method used for hypotheses testing. Therefore, the appropriate statistical testing used in this study were, independent T-test; spearman's correlations and ordinal logistic regressions; given that all of the independent and dependent variables of the study were measured in ordinal scale were carefully selected by researcher so that statistical conclusion validity will be realized.

3.11.2. Reliability of the Questionnaire

Validity is a necessary but not sufficient condition of a measure. A second consideration is reliability, which is the ability of the measure to produce the same results under the same conditions. To be valid the instrument must first be reliable. The easiest way to assess reliability

is to test the same group of people twice: a reliable instrument will produce similar scores at both points in time (test–retest reliability).

Reliability refers to is whether an instrument can be interpreted consistently across different situations. Reliability differs from validity in that it relates not to what should be measured, but instead to how it is measured. Hair et al. (2007) defines reliability as the extents to which a variable or a set of variables is consistent in what it is intended to measure. To ensure the inner consistency of the present instrument, the researcher used the cronbach’s alpha coefficient. Developed by Lee Cronbach in 1951, the cronbach’s alpha coefficient is a statistical tool that evaluates the confidentiality through the inner consistency of a questionnaire. For the utilization of this coefficient, it is a requirement that all the items of an instrument use the same measurement scale. The cronbach’s alpha is obtained by the variance of individual components and by the variance of the components sum of each evaluated, aiming to investigate the possible relations between the items. This way, the variance used at cronbach’s coefficients calculus is: the number of question of the instrument (K), the variance of each question (S_i^2), and the total variance of the instrument (S_t^2).

3.11.2.1. Reliability Analysis

3.11.2.1.1 Reliability Analysis for Employees Engagement Survey Instrument

Table 1 Reliability statistics for EE

Cronbach's Alpha	N of Items
.970	17

Source: Own survey, computed in SPSS, 2017

As shown in table 2, the 17 item Utrecht Work Engagement Scale (UWES), which is employed in this research was tested for its reliability in measuring EE in CBE, and found reliable with Cronbach’s coefficient Alpha score of .970. (Zikmund, et al., 2009)noted that scales with a coefficient Alpha between .70 and .80 are considered to have „good“ reliability and scales with a

coefficient Alpha between 0.80 and 0.95 are considered to have „very good“ reliability. Therefore, the UWES is consistent to measure EE at CBE.

3.11.2.1.2 Reliability Analysis for Dimensions of Employees' Engagement

Reliability analysis also conducted for EE dimensions after full scale data collection was completed; and the result is presented in the following table as follows.

Table 2 Reliability Statistics for EE dimensions

Variable	Cronbach's Alpha	N of Items
vigor	.944	6
dedication	.956	5
absorption	.942	6

Source: Own survey, computed in SPSS, 2017

As illustrated in the above table (table 3), the individual EE dimensions as subscales of EE, also tested for their reliability in measuring EE in CBE. Accordingly, they are found reliable with Cronbach's coefficient Alpha score of .944 for vigor, .956 for dedication, and .942 for absorption. Therefore, based on the above test results, we can conclude that, both EE and dimensions of EE scored an acceptable Cronbach's coefficient Alpha and the instrument is found reliable for measuring the independent variable.

3.11.2.1.3. Reliability Analysis for Turnover Intention Scale

Table 3 Reliability Statistics for TI scale

Cronbach's Alpha	N of Items
.942	6

Source: Own survey, computed in SPSS, 2017

As indicated in the above table (table 4), (Bothma, 2013) six item TI scale was tested for its reliability in measuring employees' intention to leave the institute, and accordingly, the scale is found reliable with Cronbach's coefficient Alpha score of .942. Therefore, based on the

suggestion of Zikmund, et al. (2009), the instrument is found reliable for measuring the dependent variable.

3.12. Ethical Considerations

There are certain ethical protocols that have been followed by the researcher. The first is soliciting explicit consent from the respondents. This ensures that their participation to the study is not out of their own volition. The researcher also ensured that the respondents were aware of the objectives of the research and their contribution to its completion. One other ethical measure exercised by researcher is treating the respondents with respect and courtesy (Leary, 2004). This was done so that the respondents were at ease and more likely to give honest responses to the questionnaire.

There were also ethical measures that have been followed in the data analysis. To ensure the integrity of data, the researcher checked the accuracy of encoding of the survey responses. This was carried out to ensure that the statistics generated from the study are truthful and verifiable (Leary, 2004).

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS, AND INTERPRETATION

4.1. Introduction

This chapter contains data presentation, analysis, interpretation and discussion on findings under each presentation, aimed at achieving the research objective. In this regard, the chapter discusses the response rate; the reliability analysis scores of the instrument employed in this research; the result of tests of assumptions; descriptive analysis on both dependent and independent variables; inferential analysis which is performed for investigating relationship of variables and influence of independent variable (EE) over dependent variable (TI) were assessed. And finally summary of hypotheses testing is presented.

4.2. Response Rate of the Respondents

A total of 368 questionnaires were distributed out of which 335 (91.03%) were returned, while 33(8.96%) questionnaires were not returned from respondents. Therefore, 335 questionnaires served as a source of data for analysis, findings presentation and drawing conclusions.

4.3. Descriptive Analysis

In the following consecutive sections, the descriptive analysis conducted on the demographic information of the respondent, the current level of EE practices and the level of TI of employees are presented and discussed.

4.3.1. Demographic Information of Respondents

In this section, the demographic information of employees which includes age, sex, educational qualification, work experience and income of respondents are presented on the following table.

Table 4 Demographic information of respondents

Variables	Frequency	Percent	Valid Percent	Cumulative Percent
Age				
under 25	49	14.6	14.6	14.6
26-30	195	58.2	58.2	72.8

31-35	41	12.2	12.2	85.1
36-40	27	8.1	8.1	93.1
41-45	14	4.2	4.2	97.3
46-50	8	2.4	2.4	99.7
over 50	1	0.3	0.3	100
Total	335	100	100	
Gender				
Male	211	63	63	63
Female	124	37	37	100
Total	335	100	100	
Education				
diploma	12	3.6	3.6	3.6
bachelor's degree	267	79.7	79.7	83.3
masters	56	16.7	16.7	100
Total	335	100	100	
Experience				
0 to 4 years	178	53.1	53.1	53.1
5 to 9 years	100	29.9	29.9	83
10 to 14 years	28	8.4	8.4	91.3
15 to 19 years	16	4.8	4.8	96.1
over 20 years	13	3.9	3.9	100
Total	335	100	100	
Income				
4001-6000	123	36.7	36.7	36.7
6001-8000	96	28.7	28.7	65.4
8001-10000	54	16.1	16.1	81.5
10001-12000	43	12.8	12.8	94.3

>12000	19	5.7	5.7	100
Total	335	100	100	

Source: Own Survey, computed in SPSS, 2017

As shown in the above table (table 5), the highest number of respondents fall under the age group of 26-30 years, which accounts 195 (58.2%) of the total sample. Accordingly, 49 (14.6%) respondents are under 25 years, whereas, 41 (12.2%) respondents are under the age group of 31-35 years, 27 (8.1%) of respondents are under the age group of 36-40 years, 14(4.2%) of respondents are under the age group of 41-45 years of age,8(2.4%) of respondents fall under the age category of 46-50 years and 1(0.3) of respondents are over 50 years of age. In this regard, it can be observed that more than half of the population (58.2%) in the bank is under the age category of 26-30 years of age and from this result we can induce that the majority of employees of the institute are at the young age group. the age mix and availability of employees with diversified age group surely facilitate the knowledge transfer process and possibly bring competitive advantage for the institute With regard to gender category, the almost two third of the respondents, 211 (63%) are male, and 124 (37 %) are female. Moreover, When looking at the educational qualification of respondents, the highest number of respondent, 267 (79.7%) have first Degree followed by 56 (16.7%) master’s Degree holders and 12 (3.6%) are Diploma holders. Therefore, it is possible to say that academically, majority of respondents, this implies more than 96% of sample respondents hold First Degree and above. With regard to work experience 178(53.1%) of respondents fall under the category of 0-4years of work experience, 100(29.9%) of respondents fall under the category of 5-9 years of work experience, 28(8.4%) of respondents fall under the category of 10-14 years of work experience, 16(4.8%) of respondents fall under the category of 15-19 years of work experience, and 13(3.9%) of respondents have over 20 years of work experience. That implies more than half of the respondents fall below 4 years of experience. And finally when we take a look at respondents income group 123(36.7%) of respondents fall under the income group of 4001-6000birr, 96(28.7%) of respondents fall under the income group of 6001-8000birr, 54(16.1%) of respondents fall under the income group of 8001-10000birr, 43(12.8%) of respondents fall under the income group of 10001-12000birr and 19(5.7%) of respondents are earning an income of more than 12000birr. From this moving low income group to the higher the distribution is relatively normal and there is no concentration.

4.4. Current Level of Employees' Engagement in CBE

As per the UWES (Schaufeli & Bakker, 2003), never, rarely, sometimes, usually, and often represents highly disengaged, disengaged, neither engaged nor disengaged, engaged and highly engaged employees respectively. Schaufeli & Bakker, 2003 also categorizes the five Likert scale in to three by taking sometimes (neither engaged nor disengaged) as a dissecting point. Those who fall in never and rarely category are treated as disengaged employee and those who fall in to usually and often are treated as engaged employee while those who fall in sometimes category are treated as neither engaged and nor disengaged.

Taking this in to account, looking at the overall engagement level of the respondents, the majority of respondents 179(53.7%) are neither engaged nor disengaged, 84 (24.8%) are disengaged and only 72 (21.5%) are an engaged employees. For clarity, the overall engagement level and the engagement dimensions level which contribute to the overall engagement level are illustrated by the following table (table 5).

Table 5 Current level of engagement in CBE

Variable	Engaged	Neither Engaged Nor		Total
		Disengaged	Disengaged	
Vigor	100(29.9%)	161(48.1%)	74(22.1%)	335(100%)
Dedication	42(12.5%)	192(57.3%)	101(30.1%)	335(100%)
Absorption	110(32.8%)	184(54.9%)	41(12.2%)	335(100%)
Overall Engagement	84(24.8%)	179(53.7%)	72 (21.5%)	335(100%)

Source: Own Survey, computed in SPSS, 2017

4.5. Current Level of Turnover Intention in CBE

To assess the level of employees' TI in CBE, (Bothma, 2013) six item TI scale were employed for this study, which can possibly determine employees turnover intention; and respondents were asked to rate their intentions. The descriptive analysis for the dependent variable (employees' TI) is discussed in the following section.

To explain the current level of turnover intention in the bank it is necessary to see the following table which the respondents ranked as per their response on likert scale

Table 6 Descriptive Statistics for employees' TI

Case Processing Summary

		N	Marginal Percentage
TURN_INT	NEVER	59	17.6%
	RARELY	53	15.8%
	SOMETIMES	77	23.0%
	OFTEN	66	19.7%
	ALWAYS	80	23.9%
Valid		335	100.0%
Missing		0	
Total		335	

Source: Own Survey, computed in SPSS, 2017

The result in the above table (table 6) shows that the overall TI of the respondents, as it can be seen on the table when respondents are asked to rate their opinion on their turnover intention about 23% of respondents score they are always thinking about leaving their current work. And about 19.7% of the respondents rate as they are often thinking about leaving their work. And 23.0% of respondents when asked about their turnover intentions they scored sometimes. 15.8% of respondents when asked to rate their turnover intentions they scored rarely thinking about leaving their current work and finally 17.6% of employees when asked about their level of turnover intentions they score never. As it can be seen on table 7 around 43.6% of the respondents score on „often“ and „always“ this implies the risk of turnover in the bank.

based on the statistical data obtained from the above table (table 6), employees at CBE, dream about getting another job that will suit their personal needs, this in turn show that, talented people still are searching for other jobs to fulfill their personal need and it hinder to exert their effort for the bank.

In general, the data revealed that, employee turnover is the problem in the bank because as suggests by Bothma & Roodt (2013), this scale can be used as a reliable and valid measure to assess TI; and can therefore be used to validly and reliably assess TI or to predict actual turnover.

4.6. Engagement Levels In terms of Demographic Variables

Because, the data in the samples are not at the interval or ratio level of measurement also the Kolmogorov-Smirnov test for normality indicated that the total scores were not normally distributed for all demographic variables; thus, further confirming the use of Kruskal-Wallis test For the purpose of this study.

The researcher answered the first hypothesis by using non parametric tests which is summarized on the following table: the proposed hypothesis and the table are stated below:

H₀1: There is no significant difference of employees' engagement level in terms of demographic variables of employees (age, gender, education qualification, experience and income).

The following table (Table 7) shows hypothesis test for differences of employees' engagement level in terms of demographic variables

Table 7 Non parametric tests for demographic variables and employees engagement

Hypothesis	Test	Sig.
the distribution of ENGAGEMENT is the same across categories of AGE	independent samples Kruskal-wallis test	.000
the distribution of ENGAGEMENT is the same across categories of GENDER	independent samples Mann-Whitney U test	.012
the distribution of ENGAGEMENT is the same across categories of EDU_QUAL	independent samples Kruskal-wallis test	.000
the distribution of ENGAGEMENT is the same across categories of EXPERIENCE	independent samples Kruskal-wallis test	.000
the distribution of ENGAGEMENT is the same across categories of INCOME	independent samples Kruskal-wallis test	.000

Source: Own Survey, computed in SPSS, 2017

As shown on the above table(table 7) there is a statistically significant differences in engagement levels in terms of age category at $\text{sig} < .001$, there is a statistically significant differences in engagement levels between males and females at $\text{sig} < .05$, there is a statistically significant differences in engagement levels in terms of Educational Qualifications category at $\text{sig} < .001$, there is a statistically significant differences in engagement levels in terms of Experience category at $\text{sig} < .001$, and there is a statistically significant differences in engagement levels in terms of income category at $\text{sig} < .001$, Therefore the hypothesis is rejected.

4.7. Turnover Intention In Terms of Demographic Variables

Again to answer the second hypothesis the researcher used non parametric tests and stated as follows in the following table:

H₀2: There is no significant difference of turnover intention level in terms of demographic variables of employees (age, gender, education qualification, experience and income).

The following table (Table 8) hypothesis test for differences of employees" turnover intention in terms of demographic variables

Table 8 Non parametric tests for demographic variables and turnover intention

Hypothesis	Test	Sig.
the distribution of TURNOVER INTENTION is the same across categories of AGE	independent samples Kruskal-wallis test	.000
the distribution of TURNOVER INTENTION is the same across categories of GENDER	independent samples Mann-Whitney U test	.000
the distribution of TURNOVER INTENTION is the same across categories of EDU_QUAL	independent samples Kruskal-wallis test	.000
the distribution of TURNOVER INTENTION is the same across categories of EXPERIENCE	independent samples Kruskal-wallis test	.000
the distribution of TURNOVER INTENTION is the same across categories of INCOME	independent samples Kruskal-wallis test	.000

Source: Own Survey, computed in SPSS, 2017

As shown on the above table (table 8) there is a statistically significant differences in turnover intention in terms of age category at $\text{sig} < .001$, there is a statistically significant differences in turnover intention between males and females at $\text{sig} < .001$, there is a statistically significant differences in turnover intention in terms of Educational Qualifications category at $\text{sig} < .001$, there is a statistically significant differences in turnover intention in terms of Experience category at $\text{sig} < .001$, and there is a statistically significant differences in turnover intention in terms of income category at $\text{sig} < .001$, Therefore the hypothesis is rejected. Therefore the hypothesis is rejected.

4.8. Inferential Analysis

In this section the results of the inferential statistical techniques used in the study are presented. In order to test the research hypothesis, spearman's correlation and ordinal logistic regression were used. Based on the results obtained from the research, conclusions are drawn with respect to each hypothesis generated for the research undertaken in the CBE at which the research was conducted.

The subsequent section presented and discussed the relationship between EE and employees' TI. In this regard, the section covered the direction and magnitude of the relationship between the overall EE and employees' TI as well as the dimensions of EE and employees' TI. Furthermore, the influence of EE and its dimensions on employees' TI is also examined in the following section.

Accordingly, inferential statistics (spearman's correlation) is used to examine the relationship of those variables under study; and strength of correlation is interpreted through suggestion of (Evans, 1996) in the following pattern:-

0.00 - 0.19 "Very weak"

0.20 - 0.39 "Weak"

0.40 - 0.59 "Moderate"

0.60 - 0.79 "Strong"

0.80 - 1.00 "Very strong"

4.8.1 CORRELATION ANALYSIS

Correlation analysis will show the relationship between the variables of interest, hence to answer the proposed research questions the following correlation analysis is undertaken by the researcher.

4.8.1.1 The Relationship between EE and Employees' TI

To test the third hypotheses the researcher uses the following spearman's correlation matrix

Table 9 the relationship between EE and TI

			Correlations				
			VIGOR	DEDICATION	ABSORBTION	ENGAGEMENT	TURN_INT
Spearman's rho	VIGOR	Correlation Coefficient	1.000	.596**	.612**	.831**	-.617**
		Sig. (2-tailed)		.000	.000	.000	.000
		N	335	335	335	335	335
	DEDICATION	Correlation Coefficient	.596**	1.000	.649**	.880**	-.674**
		Sig. (2-tailed)	.000		.000	.000	.000
		N	335	335	335	335	335
	ABSORBTION	Correlation Coefficient	.612**	.649**	1.000	.858**	-.612**
		Sig. (2-tailed)	.000	.000		.000	.000
		N	335	335	335	335	335
	ENGAGEMENT	Correlation Coefficient	.831**	.880**	.858**	1.000	-.735**
		Sig. (2-tailed)	.000	.000	.000		.000
		N	335	335	335	335	335
	TURN_INT	Correlation Coefficient	-.617**	-.674**	-.612**	-.735**	1.000
		Sig. (2-tailed)	.000	.000	.000	.000	
		N	335	335	335	335	335

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

Source: Own Survey, computed in SPSS, 2017

The above table (table 9) illustrates the relationship between the overall EE and employees' TI. Based on the output of the correlation matrix; the correlation between the main research variable (EE and employees' TI), there is statistically significant and strong negative association between EE and employees' TI ($r = -.735, p < .001$).

Additionally, to test the fourth hypotheses and to investigate the relationship of employees' TI with EE in more detail manner, the researcher also run correlation analysis to see the relationship of individual EE dimensions (vigor, dedication and absorption) with employees' TI after controlling the identified control variables and presented below:

As table 9 depicts, the correlation coefficient is strong and represents statistically significant negative relationship between VIGOR and employees' TI ($r = -.617, p < .001$). The above table (table 9) also revealed that, DEDICATION and employees' TI have statistically strong and significant negative relationship ($r = -.674, p < .001$). The table (table 9) also shows that ABSORPTION and employees' TI have strong and significant negative relationship ($r = -.612, p < .001$). This result is similar to the research finding of (Biswakarma, 2015) in his study on nepalese private banks reveals that there is moderate negative correlation between vigor and turnover intention; also there is a moderate-to-strong negative relationship between absorption and turnover intention, similarly it was established that there is strong negative correlation between dedication and turnover intentions. Also it is consistent with a study of (Agoi, 2015) who showed the results of the study are indicative of a negative relationship between employee absorption and turnover intention. This study is also in line with the study of (Schilling, 2014) in their empirical study; confirm that vigor and turnover intentions of employees do have negative and significant relationship. In this regard, it can be induced that, employees' engagement dimensions have statistically significant association with employees' intention to leave the bank.

In general, statistically approved negative associations observed between the dimensions of EE and employees' TI in CBE. Accordingly, the above table (table 9) revealed that employees' vigor, dedication and absorption dimensions individually, are negatively correlated with employees' intention to leave the bank significantly.

Moreover, the result obtained from this correlation coefficient is found similar and consistent with the finding of (Robyn & Du Preez, 2013; Simons & Buitendach, 2013; Du Plooy & Roodt, 2010), which they found employees engagement is negatively related to intention to quit. Also (Ndayiziveyi et al., 2014) in their study stated that Correlation analyses revealed significant relationships between job embeddedness, work engagement and turnover intention so the correlation outcome of this study is consistent with previous studies.

H₀₃: There is no significant relationship between employees' engagement and turnover intention in employees of CBE.

Therefore the null hypothesis is rejected at <.001 significance level.

4.8.2. Regression Analysis for Testing Hypotheses

4.8.2.1. Assumptions of Ordinal logistic Regression Analysis

Ordered dependent variable

The dependent variable should be measured at the ordinal level. Examples of ordinal variables include Likert items (e.g., a 7-point scale from "strongly agree" through to "strongly disagree"), amongst other ways of ranking categories (e.g., a 3-point scale explaining how much a customer liked a product, ranging from "Not very much", to "It is OK", to "Yes, a lot"). For this particular research the dependent variable is measured through 5 level likert scales (never, rarely, sometimes, often, and always)

Multicollinearity

Multicollinearity occurs when you have two or more independent variables that are highly correlated with each other. This leads to problems with understanding which variable contributes to the explanation of the dependent variable and technical issues in calculating an ordinal regression. Determining whether there is multicollinearity is an important step in ordinal regression in multiple regression analysis; the regression coefficients become less reliable as the degree of correlation between the independent variables increases. Thus, if there is a high degree of correlation between independent variables, we have a problem of what is commonly described as the problem of multicollinearity.

In this regard, based on the correlation matrix (table), there is strong relationship between vigor with dedication ($r = -.596$, $p < .001$), vigor with absorption ($r = -.612$, $p < .001$) and dedication with absorption ($r = -.649$, $p < .001$). Therefore the strong relationship between dimensions of EE may bring individual parameter estimate difficulty. As a result, checking for the multicollinearity effect (Collinearity diagnosis) is essential. Therefore, the collinearity statistics result for both independent variables constitutes were performed on SPSS and presented as follows.

Table 10 Multicollinearity tests

variables	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
VIGOR	.570	1.753
DEDICATION	.511	1.956
ABSORPTION	.537	1.862

Source: Own survey, computed in SPSS, 2017

According to Saunders, et al. (2009), most regression programs can compute variance inflation factors (VIF) for each variable and as a rule of thumb; VIF above 5.0 suggests problems with multicollinearity. Moreover, Field (2009), also underline that, values for “Tolerance” below 0.1 indicate serious problems, although several statisticians suggests that values for “Tolerance” below 0.2 are worthy of concern. Accordingly, as we seen in the above collinearity table (table 10), multicollinearity is not the problem of this model, because VIF (variance inflation factor) of the model is well less than 5.0 and the tolerance is not less than .10. The value of VIF ranges, between 2.375 to 3.13 and the tolerance of the variables ranges between .319 and .421. Therefore, the variables are not overlapped and they are free from collinearity effect which possibly hinders the prediction ability of the model.

4.8.2.2. Model fitting Information

How good a job does the model do of predicting outcomes? General answer is “hits and misses” Model fitting section provides results of ordinal logistic regression versus reduced model

(intercept) with complimentary log-log link function. Large values of the log-likelihood statistic indicate poorly fitting statistical models, because the larger the value of the log-likelihood, the more unexplained observations there are. The presence of a relationship between the dependent variable and combination of independent variables is based on the statistical significance of the final model. The -2LL of the model with only intercept is 1005.224 while the -2LL of the model with intercept and independent variables are 754.218. The difference (Chi-square statistics) is $1005.224 - 754.218 = 251.006$ which is significant at $\alpha=0.05$, $p<.000$.

Table 11 Model Fitting Information

Model Fitting Information

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	1005.224			
Final	754.218	251.006	3	.000

Link function: Logit.

The above table (table 11), that compares the model (or models in a stepwise analysis) to the baseline (the model with only the intercept term in it and no predictor variables). This table can be useful to compare whether the model had improved (from the baseline) as a result of entering the predictors that you have. $\text{Prob}>\chi^2 = 0.000$ the model as a whole is statistically significant at 0.01.

4.8.2.3. Goodness of fit

Pearson is widely used in statistics to measure the degree of the relationship between the linear related variables. Deviance is a likelihood-ratio test used under full maximum likelihood. The deviance can be regarded as a measure of lack of fit between model and data. The larger the deviance, the poorer the data will fit to the model. The null hypothesis states that the observed data are consistent with the fitted model. The fit is said to be good if P-value is greater than 0.05. Therefore, we want these statistics to be non-significant. A significant result would mean that our model was significantly different from our data (i.e. the model is a bad fit of the data).As we clearly observed from the following table, P-values for both Pearson and Deviance are > 0.05 .

Now, obviously, if our model is a good fit of the data then the observed and expected frequencies should be very similar. The null hypothesis is accepted and the conclusion is that the observed data were consistent with the estimated values in the fitted model. Suggests that the model fits the data reasonably well (Pretty much).

Table 12 Goodness-of-Fit

Goodness-of-Fit

	Chi-Square	df	Sig.
Pearson	846.703	817	.229
Deviance	720.926	817	.993

Link function: Logit.

4.8.2.4. Pseudo R-square

Pseudo R-Square – These are three pseudo R-squared values. Logistic regression does not have an equivalent to the R-squared that is found in OLS regression; however, many people have tried to come up with one. There are a wide variety of pseudo R-squared statistics which can give contradictory conclusions. Since these “pseudo” R-squared values do not have the same interpretation as standard R-squared values from OLS regression (the proportion of variance for the response variable explained by the predictors).

Table 13 Pseudo R-Square

Pseudo R-Square

Cox and Snell	.527
Nagelkerke	.550
McFadden	.235

Link function: Logit.

4.8.2.5. Test of Parallel Lines

Test of parallel lines is designed to make judgment about model adequacy. The model null hypothesis states that the slope coefficients in the model are the same across the response categories. As it is observed from the table below significance is greater than 0.05 that indicates there is no significant difference for the corresponding slope coefficients across the response categories, suggesting that the model assumption of parallel lines was not violated in the model

Table 14 Test of Parallel Lines

Test of Parallel Lines^a

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Null Hypothesis	754.218			
General	746.948	7.270	9	.609

The null hypothesis states that the location parameters (slope coefficients) are the same across response categories.

a. Link function: Logit.

4.8.3. Calculating an effect size of Employees engagement dimensions

Odds ratios in logistic regression can be interpreted as the effect of a one unit of change in independent variable in the predicted odds ratio with the other variables in the model held constant (Liu,2010). Look at the sign of the logit coefficient, a negative value implies that as the predictor variable increases, the likelihood of the outcome occurring decreases (Liu, 2010)

On (table 15) threshold represents the response variable in the ordered logistic regression. The threshold estimate for (TURN_INT=1.00) is the cutoff value between never and rarely TURN_IN; the threshold estimate for (TURN_INT=2.00) is the cutoff value between rarely and sometimes TURN_IN; The threshold estimate for (TURN_INT=3.00) is the cutoff value between sometimes and often TURN_IN; The threshold estimate for (TURN_INT=4.00) is the cutoff value between often and always TURN_IN.

For (TURN_INT=1) this is the estimated cut point on the latent variable used to differentiate never TURN_INT and rarely TURN_INT from always TURN_INT when values of the predictor variables are evaluated at zero. Opinions that had a value of -9.325 or less on the underlying latent variable that gave rise to our TURN_INT variable would be classified as never to have TURN_INT given they have vigor and had zero dedication and absorption dimension.

For (TURN_INT=2) this is the estimated cut point on the latent variable used to differentiate rarely TURN_INT and sometimes TURN_INT from always TURN_INT when values of the predictor variables are evaluated at zero. Opinions that had a value of -8.051 or less on the underlying latent variable that gave rise to our TURN_INT variable would be classified as rarely of having TURN_INT given they have vigor and had zero dedication and absorption dimension. Opinions that had a value between -9.325 and -8.051 on the underlying latent variable would be classified as rarely to have TURN_INT.

For (TURN_INT=3) this is the estimated cut point on the latent variable used to differentiate sometimes TURN_INT and often TURN_INT from always TURN_INT when values of the predictor variables are evaluated at zero. Opinions that had a value of -6.461 or less on the underlying latent variable that gave rise to our TURN_INT variable would be classified as sometimes of having TURN_INT given they have vigor and had zero dedication and absorption dimension. Opinions that had a value between -8.051 and -6.461 on the underlying latent variable would be classified as sometimes to have TURN_INT.

For (TURN_INT=4) this is the estimated cut point on the latent variable used to differentiate often TURN_INT and always TURN_INT from always TURN_INT when values of the predictor variables are evaluated at zero. Opinions that had a value of -4.880 or less on the underlying latent variable that gave rise to our TURN_INT variable would be classified as sometimes of having TURN_INT given they have vigor and had zero dedication and absorption dimension. Opinions that had a value between -6.461 and -4.880 on the underlying latent variable would be classified as often to have TURN_INT.

Table 15 Parameter Estimates for EE dimensions

		Parameter Estimates					95% Confidence Interval	
		Estimate	Std. Error	Wald	df	Sig.	Lower	Upper
							Bound	Bound
Threshold	[TURN_INT = 1.00]	-9.325	.645	209.050	1	.000	-10.589	-8.061
	[TURN_INT = 2.00]	-8.051	.602	178.607	1	.000	-9.232	-6.870
	[TURN_INT = 3.00]	-6.461	.533	147.194	1	.000	-7.504	-5.417
	[TURN_INT = 4.00]	-4.880	.475	105.506	1	.000	-5.811	-3.949
Location	VIGOR	-.759	.140	29.532	1	.000	-1.032	-.485
	DEDICATION	-.966	.138	48.996	1	.000	-1.236	-.695
	ABSORBTION	-.386	.127	9.263	1	.002	-.635	-.138

Link function: Logit.

H₀₄: employees' engagement dimensions have no significant effect on their turnover intentions

Therefore, the null hypothesis is rejected at $p < .000$

On the above (table 15) estimate column, the values are the ordered log-odds regression coefficients. Standard interpretation of the ordered logit coefficient is that for one unit increase in the predictor, the response variable level is expected to change by its respective regression coefficient in the ordered log-odds scale while the other variables in the model are held constant. Interpretation of the ordered logit estimates is not dependent on the ancillary parameters; the ancillary parameters are used to differentiate the adjacent levels of the response variable. However, since the ordered logit model estimates one equation over all levels of the outcome variable, a concern is whether one-equation model is valid or if a more flexible model is required. The odds ratios of the predictors can be calculated by exponentiating the estimate. In addition the sig column indicates the p-values of the coefficients or the probability that, within a given model, the null hypothesis that a particular predictor's regression coefficient is zero given that the rest of the predictors are in the model. They are based on the Wald test statistics of the predictors, which can be calculated by dividing the square of the predictor's estimate by the square of its standard error. Accordingly the output of parameter estimate table 15 is interpreted as follows:

- Ordered log-odds estimates of vigor dimension = $-.759$ ($p = 0.000$ and $wald = 29.532$); this is the ordered log-odds estimate for a one unit increase in vigor dimension score on the expected likert scale given, the other variable held constant in the model. If vigor dimension increases by one level, ordered log-odds of being in higher category of turnover intention would decrease by $.759$ while other variables in the model held constant. The result suggests that employees who have better vigorous dimension of engagement are more likely to have less intention to leave their organization and it is statistically significant.
- Ordered log-odds estimates of dedication dimension = $-.966$ ($p=0.000$ and $wald=48.996$); this is the ordered log-odds estimate for a one unit increase in vigor dimension score on expected likert scale given, the other variable held constant in the model. If dedication dimension increases by one level, ordered log-odds of being in higher category of turnover intention would decrease by $.966$ while other variables in the model held constant. The result suggests that employees who have better dedication dimension of engagement are more likely to have less intention to leave their organization and it is statistically significant.
- Ordered log-odds estimates of Absorption dimension = $-.386$ ($p=0.000$ and $wald=9.263$); this is the ordered log-odds estimate for a one unit increase in vigor dimension score on expected likert scale given, the other variable held constant in the model. If Absorption dimension increases by one level, ordered log-odds of being in higher category of turnover intention would decrease by $.386$ while other variables in the model held constant. The result suggests that employees who have better absorption dimension of engagement are more likely to have less intention to leave their organization and it is statistically significant.

The result obtained from the above ordinal regression analysis result is similar with the findings of Biswakarma, (2015) in his study he concluded that both vigor, absorption and dedication has predictablity towards employees turnover intentions. Also he noticed that dedication dimension has more impact over turnover intentions. It is also similar with

Ndayiziveyi et al., (2014) study, in their study multiple regression analysis showed that organizational links and dedication significantly and negatively predict turnover intention.

4.8.4. Calculating an effect size of Employees engagement on their turnover intentions

Table 16 Parameter Estimates for EE

		Parameter Estimates					95% Confidence Interval	
		Estimate	Std. Error	Wald	df	Sig.	Lower Bound	Upper Bound
Threshold	[TURN_INT = 1.00]	-9.303	.636	214.237	1	.000	-10.549	-8.057
	[TURN_INT = 2.00]	-8.030	.592	184.071	1	.000	-9.191	-6.870
	[TURN_INT = 3.00]	-6.426	.517	154.345	1	.000	-7.440	-5.412
	[TURN_INT = 4.00]	-4.885	.461	112.285	1	.000	-5.788	-3.981
Location	ENGAGEMENT	-2.070	.155	177.469	1	.000	-2.375	-1.766

Link function: Logit.

H₀5: there is no significant effect of employees' engagement on their turnover intentions

Therefore, the null hypothesis is rejected at $p < .000$

- Ordered log-odds estimates of Employees Engagement = -2.070 ($p < 0.000$ and $wald = 177.469$); this is the ordered log-odds estimate for a one unit increase in employees engagement score on likert scale given, the other variable held constant in the model. If employees' engagement increases by one level, ordered log-odds of being in higher category of turnover intention would decrease by 2.070 while other variables in the model held constant. The result suggests that employees who have better engagement are more likely to have less intention to leave their organization and it is statistically significant.
- This result is in line with (Maslach et al., 2001; Alfes et al., 2013; Manish & Musarrat, 2017). In their study they found that employees' engagement is a significant predictor of turnover intention.

4.9. Summary of hypotheses testing

Table 17 Summary of hypotheses

no	hypotheses	tests	result
H₀₁	There is no significant difference of employees' engagement level in terms of demographic variables of employees (age, gender, education qualification, experience and income).	The independent samples T-test(Mann-Whitney U and Kruskal-Wallis test)	Reject the null hypothesis
H₀₂	There is no significant difference of turnover intention level in terms of demographic variables of employees (age, gender, education qualification, experience and income).	the independent samples T-test(Mann-Whitney U and Kruskal-Wallis test)	Reject the null hypothesis
H₀₃	There is no significant relationship between employees' engagement and their turnover intention	Spearman's rho correlation matrix ($r = -.735$, $p < .001$).	Reject the null hypothesis
H₀₄	employees' engagement dimensions have no significant effect on their turnover intentions	Ordinal regression analysis, (vigor = $-.759$, $p < .000$; absorption = $-.386$, $p < .000$; and dedication = $-.966$, $p < .002$)	Reject the null hypothesis
H₀₅	there is no significant effect of employees' engagement on their turnover intentions	Ordinal regression analysis, (engagement = -2.070 , $p < .000$)	Reject the null hypothesis

CHAPTER FIVE

FINDINGS, CONCLUSIONS AND RECOMMENDATION

5.1. Introduction

This chapter presents summary of the findings, conclusions, and some relevant recommendations to practice, with the researches major contributions, as well as for future researchers based on the objective of the study mentioned in chapter one.

5.2. Research Findings

The researcher summarized the following based on the research findings

- This research has shown that more than half percentage of employees fall under the category of Neither Engaged nor Disengaged that means most of the employees are on the middle. On the other hand, both engaged and disengaged employees proportions cover almost quarter percentage each.
- This research also reveals that, around quarter percentage of employees respond they are always thinking about leaving their job. This is a risk for the bank.
- The study established that employee engagement levels significantly differ across different demographic characteristics within each categorical variable, such as experience, age, gender, educational qualification and income. That means for example when we take experience there is significant difference in engagement level with different experience categories and the same with the rest.
- This study also established that turnover intention of employees significantly differ across different demographic characteristics within each categorical variable, such as experience, age, gender, educational qualification and income.
- This research has shown that there is a statistically significant and strong inverse relationship between employees' engagement and turnover intentions of employees.
- This research also shown that there is a significant inverse relationship between employees' engagement dimensions and turnover intentions of employees, among dimensions dedication dimension has a strong negative statistically significant

relationship with turnover intentions, and Vigor and absorption dimensions have strong statistically significant relationship with turnover intention.

- This study shown that holding other dimensions constant vigor, dedication and absorption dimensions of employees' engagement individually affects turnover intentions in a statistically significant manner. Moreover, holding other dimensions constant, dedication dimension of employees' engagement affects turnover intentions more significantly than other dimensions. Generally, employees' engagement has a statistically significant inverse effect on turnover intention.

5.3. Conclusion

- Conclusively, this research has shown that, more than half percentage of employees in the bank are under neither engaged nor disengaged category, they are not contributing to the bank other than doing their routine work without any engagement,
- turnover intentions of the respondents is scored high on the frequency opinion „always“ from this we can conclude, employees are always thinking about leaving their current job.
- The study also concluded engagement levels differ across different demographic characteristics of employees. Therefore, engagement mechanisms for those different groups should not be the same.
- The study also concluded turnover intentions differ across different demographic characteristics of employees. Therefore, engagement mechanisms for those different groups should not be the same.
- It is empirically stated that overall employees' engagement and its dimensions have primarily significant inverse relationship with turnover intentions in CBE.
- This study also affirms that individually employees' engagement dimensions are significant predictors of turnover intentions, also this study concluded specifically dedication dimension is the most significant predictor of turnover intentions;
- This study also concluded that, the employees' engagement is a statistically significant predictor of turnover intentions of employees in CBE. Therefore, the findings confirm the need to consider the role of employees' engagement in CBE context in order to understand employees' turnover intentions.

5.4. Recommendations

As per the findings of the research, more than half percentage of employees are under the category of neither engaged nor disengaged with quarter of respondents always thinking about leaving the bank. Therefore, it is wise for banks administrators to be concerned, because anyone can imagine what could be accomplished if the bank administrators put an effort to create better policy and practices to improve the levels of employees engagement in the bank. Because, Employees are the back bone of any organizations, especially in 21st century banks are competing on different aspects, among them retaining talented and engaged employees to the organization is the major one, in order enhance a positive state of employees engagement and intern retain an engaged employees. Therefore, this finding will help administrators of CBE to understand and foster the positive state of staff engagement in the bank. An engaged workforce may provide a buffer against the costly effects of disengagement, burnout, and turnover. It also gives a competitive advantage to the organization and this gives a critical element in achieving successful outcomes as well as for their individual customers in highly competitive scenario. The following are recommendations suggested by the researcher.

- For employees to be engaged and motivated to give their best, they need to know their efforts will be recognized. Regularly thanking them for their efforts demonstrates manager's awareness of employee's hard work and provides encouragement for them to boost their performance. Organizations that understand people are their greatest asset secure the benefits of an engaged workforce. Encourage employees to balance hard work with socializing and fun by investing in social events and regular team-building activities.
- This study suggests that retention could be enhanced with strategies or interventions. CBE therefore, need to improve their Human Resource practices as it has the potential to retain their employees' overtime. Turnover rate should be continuously monitored and given much importance in strategy formulation of CBE because turnover of talented employees constitutes the loss of a valued employee and costs such as recruitment, training and general administration are incurred that subsequently hinder MSMEs growth and success CBE should recognize the importance of employees because its success also depends on its team of committed and productive employees working with it.

- The result of this study indicated that engagement levels of employees differ across different demographic categories so. Managers should have an innate ability to understand people as individuals and to position employees to make the most of their talents. Their approach improves workers' engagement and, ultimately, the company's profitability. But according to previous researches demographics and engagement, factors such as age, generation, gender, education level and tenure all relate to a worker's engagement, as do an employee's job category and industry. Understanding this can make it easier for managers to put people where their engagement has the most potential to flourish.
- The results of this research analysis indicated that dedication dimension among employees is instrumental in reducing staff turnover. As such, it is important for managers to improve dedication aspect among employees since it improves staff performance and reduces their turnover. Organizations should also have a flexible work schedule so that their employees can have a work life balance. As well, to promote dedication among employees, it is utmost necessary for the organization to reward dedicated employees by promoting them.
- The results of the study are indicative of a negative relationship between employee absorption and turnover intention. In the event that employees are absorbed, they will be aware of what is expected of them and how they can be of aid to the organization. Absorption will also enable them to improve and develop thereby reducing their level of turnover. The organizations should therefore design employees job schedule in such a way that they can find meaning and purpose in the work that they do. For the managers, they need to help employees build confidence, establish routines and set realistic goals for the employees to achieve. In so doing, the effectiveness and functioning of the organization will be improved
- The results of this study indicates that there is a negative relationship between employee vigor and turnover intention, Vigor is characterized by high levels of energy and mental resilience while working, the willingness to invest effort in one's work, and persistence even in the face of difficulties; therefore organizations should consider establishing conducive working environments for employees in order to keep them feel refreshed and feel happy. Because refreshed and happy employees are more energetic than unhappy.

- Engaged employees believe that the work they are doing is important and has value. They feel they are contributing to something meaningful and take pride in the results of their efforts. As an organization or as a manager, it is crucial to frequently reinforce the importance of employees' roles to the organization as a whole. Help them to see the direct connection between their activities and company success, and the ways in which even the smallest tasks can contribute. Set goals and challenge employees to meet them to promote a sense of purpose. Grant them the independence to improve the way things are done to help them feel trusted and respected, and involve them in decisions that provide a sense of ownership over the direction of the organization.

5.5. Future Research Directions

- The researcher used stratified purposeful sampling techniques by taking grade 3 and 4 branches; therefore future researchers should consider grade 1 and 2 branches to strengthen generalization and consider conducting similar study on different organizations.
- The sample size of this study was limited to Addis Ababa area, In this regard, to make the conclusion and recommendation more wide and applicable for more organizations, future researches may conduct the research in industry wide or nationwide by increasing the sample size and diversify organization types.
- Future studies should employ longitudinal studies to study the causality of relationships between employees' engagement and turnover intentions. The cross-sectional nature of the data limits the interpretation of the findings.
- Finally, as indicated in the literature, since employees engagement concept is new, there is lack of theoretical grounds and models in conceptualizing EE and its relationship with other variables. In this regard, researches should be conducting aiming at model specification and theory development.

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APPENDICES



Addis Ababa University

College of Business and Economics

MBA in Management Program

Name of student: MikyasMeseret

Address: email, MikyasMeseret@cbe.com.et Mobile: +251911170479

Dear respondents: This questionnaire is prepared for research purpose entitled “the Role of Employees” Engagement on Their Turnover Intentions: the Case of Commercial Bank of Ethiopia”. The questionnaire is confidential, individual information will not be made known to your managers and you are requested to provide honest answers. The expected respondents of this questionnaire will be Professional Staff of those purposely selected branches of four districts of Addis Ababa city area, who are currently working on permanent basis. The respondents will be expected to give accurate data to make proper analysis. The data will be kept confidentially and it will be used for study purpose only.

Your participation in this survey is highly appreciated. I would like to thank in advance for your honest cooperation.

SECTION I: Demographic Information: “circle one”

1. How many years have you worked for the bank?

- A. 0 to 4 years
- B. 5 to 9 years

- C. 10 to 14 years
- D. 15 to 19 years
- E. Over 20 years

2. Age:

- A. Under 25
- B. 26-30
- C. 31-35
- D. 36-40
- E. 41-45
- F. 46-50
- G. Over 50

3. Gender:

- A. Male
- B. Female

4. What is the highest level of education you have completed?

- A. Diploma
- B. Bachelor's Degree
- C. Masters
- D. ACCA Certified

5. Job title;

- A. Junior Customer Service Officer
- B. Customer Service Officer
- C. Senior Customer Service Officer- Cash
- D. Senior Customer Service Officer- Accounts
- E. Senior Branch Controller
- F. Know Your Customer Analyst
- G. Customer Relationship Officer
- H. Customer Service Manager
- I. Branch Manager

6. Income

- A. 4000-6000
- B. 6001-8000
- C. 8001-10000
- D. 10001-12000
- E. >12000

SECTION II: Employee Engagement

Please complete the following by marking your choices with "✓" in the appropriate box.

NO	DESCRIPTION OF ITEMS	Never	Rarely	Sometimes	Often	Always
		1	2	3	4	5
	VIGOR					
7	At my work, I feel bursting with energy.					
8	At my job, I feel strong and vigorous.					
9	When I get up in the morning, I feel like going to work.					
10	I can continue working for very long periods at a time.					
11	At my job, I am very resilient, mentally.					
12	At my work, I always persist, even when things do not go well.					
	DEDICATION					
13	I find the work that I do full of meaning and purpose.					
14	I am enthusiastic about my job.					
15	My job inspires me.					
16	I am proud of the work that I do.					
17	To me, my job is challenging.					
	ABSORPTION					
18	Time flies when I am working.					
19	When I am working, I forget everything else around me.					
20	I feel happy when I am working intensely.					
21	I am immersed in my work.					
22	I get carried away when I am working.					

23	It is difficult to detach myself from my job.					
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SECTION III: Turnover Intentions

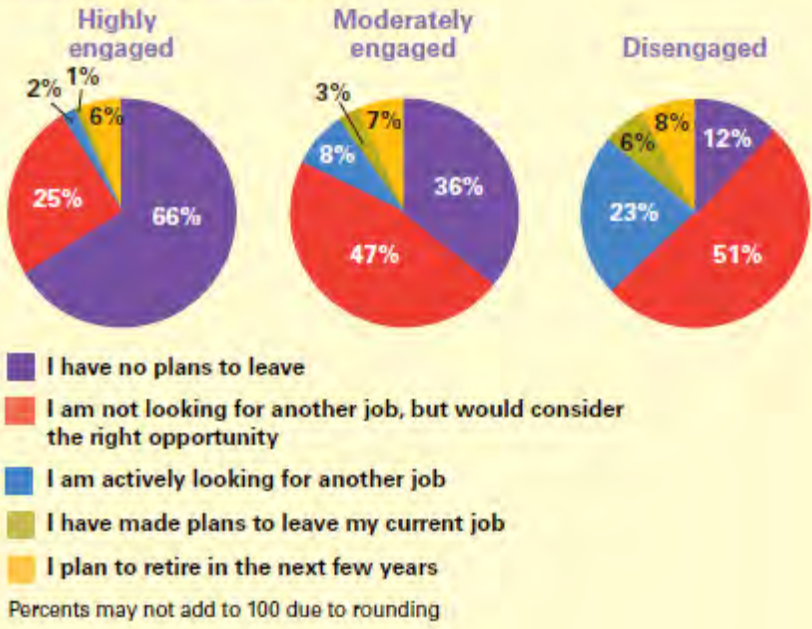
NO	DESCRIPTION OF ITEM	Never	Rarely	Sometimes	Often	Always
		1	2	3	4	5
TURNOVER INTENTIONS IN CBE						
24	How often do you dream about getting another job that will better suit your personal needs?					
25	How often are you frustrated when not given the opportunity at work to achieve your personal work-related goals?					
26	How often have you considered leaving your job at CBE?					
27	How likely are you, to accept another job at the same compensation level should it be offered to you by another organization?					
28	To what extent is your current job satisfying your personal needs?					
29	How often do you look forward to another day at work in CBE?					

Thank you very much for your participation! Your efforts are greatly appreciated.

Source: (Schaufeli and Bakker, 2004) and (Bothma, 2013)

Exhibit 15

Engagement and Turnover



THE 2003 TOWERS PERRIN TALENT REPORT



Step 3: Strategic Objectives & Strategy Mapping

Themes & Results	Perspectives	Strategic Objectives
Business Growth: <i>Sustainable profit and Enhanced Role towards National Development</i>	Financial and Developmental	Ensure Sustainable Profitability
		Increase Financial Resource Mobilization
	Customer	Enhance Developmental Financing
		Ensure Financial Soundness
Operational Excellence: <i>Satisfied Stakeholders</i>	Internal Business Process	Increase Customer Satisfaction
		Expand the Customer Base
		Enhance Accessibility of Services
Learning & Growth	Learning & Growth	Improve Process Efficiency and Effectiveness
		Improve Risk Management
		Improve Employee Satisfaction and Engagement
		Enhance Information Systems
		Enhance Human Resource Development
		Enhance Internal and External Communication

No	Branch's name	branches grade	District	employees number	Required Sample size
1	Abakoran	4	WEST	66	11
2	Addis Ababa	4	NORTH	205	33
3	Addis Ketema	4	WEST	76	13
4	Africa Avenue	4	EAST	72	12
5	Andinet	4	EAST	60	10
6	Anwar Mesgid	4	WEST	59	10
7	Arada Ghiorgis	4	NORTH	96	16
8	Arat Killo	4	NORTH	106	18
9	Bole	4	EAST	65	11
10	Finfine	4	SOUTH	102	17
11	Gofa Sefer	4	SOUTH	69	11
12	Gullele	4	NORTH	73	12
13	Kirkos Kebele	4	SOUTH	61	10
14	Lideta	4	SOUTH	66	11
15	Megenagna	4	EAST	70	12
16	Mehal Gebeya	4	WEST	66	11
17	Meskel Square	4	EAST	51	8
18	Nefas Silk	4	SOUTH	72	12
19	Selassie	4	NORTH	81	13
20	Senga Tera	4	SOUTH	64	11
21	Teklehaimanot	4	WEST	79	13
22	TemenjaYaj	4	SOUTH	66	11
23	Airport	3	EAST	77	13
24	Akaki	3	SOUTH	53	9
25	Mehatema Ghandi	3	NORTH	67	11
26	Kolfe	3	WEST	66	11
27	Ayer tena	3	WEST	60	10
28	Mehal Ketema	3	NORTH	51	8
29	ECA	3	EAST	33	5
30	Paulos	3	WEST	49	8
31	Tewodros Square	3	NORTH	42	7
Total				2223	368

source (corporate HR transaction management of CBE May, 2017)

Calculating the effect size for overall Engagement

Outputs

Model Fitting Information

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	884.220			
Final	640.098	244.121	1	.000

Link function: Logit.

Goodness-of-Fit

	Chi-Square	df	Sig.
Pearson	548.994	523	.209
Deviance	531.490	523	.389

Link function: Logit.

Pseudo R-Square

Cox and Snell	.517
Nagelkerke	.540
McFadden	.228

Link function: Logit.

Test of Parallel Lines^a

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Null Hypothesis	628.098			
General	625.039	3.060	3	.382

The null hypothesis states that the location parameters (slope coefficients) are the same across response categories.

a. Link function: Logit.