

WORK ENGAGEMENT AND INDIVIDUAL WORK PERFORMANCE OF MICRO FINANCE BANKS IN RIVERS STATE, NIGERIA

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ABSTRACT

This study empirically examined the relationship between work engagement and individual work performance of microfinance banks in Rivers State. The population of the study consist of employees of 10 microfinance banks in Rivers State; the study adopted a simple random sampling method to administer 150 copies of questionnaire to employees. After data collation and examination, 144 copies were found usable for analysis and were analyzed using Pearson Product Moment Correlation Coefficient from which the formulated hypotheses were tested. The outcome of the analysis shows that the dedication has more correlation with adaptive performance than other constructs under study. The study concludes that work engagement is positively correlated with on the degree of individual work performance among microfinance banks in Rivers State, Nigeria. More so, the study recommended that managers of microfinance banks should provide more job resources such as travel and health allowances to boost employees negative attitude especially in a high job demand situation.

Keyword: Work Engagement, Vigour, Dedication, Absorption, Individual Work Performance, Task Performance, Adaptive Performance, Micro Finance Banks.

1. INTRODUCTION

Work condition and organizational changes including individual performance has increasingly become critical issue of interest in various fields such as organizational development, psychology and other business-included studies (Jeung, 2011; Shuck &Wollard, 2010). To survive and compete significantly in the current dynamic economic environment, institutions or businesses require individual workers to be proactive, show initiative and remain dedicated to performing at high level (Bakker & Leiter 2010; Purcell, 2014). The study of individual work performance has begun to gain momentum over the years with aim of understanding factors influencing individual work outcomes. Supportively, Halbeslebe, Wheeler, and Buckley (2008) observed that the field of work and organizational psychologists make emphasis on comprehending what affects the determinants of individual work performance, such as work engagement, job satisfaction, and individual personal characteristics and traits. Also, Koopmans, Bernaards, Hildebrandt, Schaufeli, de Vet, and van der (2011) noted that individual work performance is a major measure of work-related outcome in the studies of occupational setting

even though there are no comprehensive conceptual framework in the general literature of work performance. The study identified various measurements of individual work performance such as counterproductive behavior, task performance, adaptive performance etc. Also, Schaufeli, de Vet, and van der (2011) in an empirical study on “conceptual frameworks of individual work Performance a systematic review” with the aim of identifying conceptual frameworks of individual work performance and incorporating them to reach a heuristic conceptual framework. The study explored and reviewed over 17 generic frameworks of individual work performance and 18 job-specific frameworks. Based on the extensive exploration of literature within the ambit of individual work performance, the study identified various measures of individual work performance such as include task performance, contextual performance, counterproductive work behavior, and adaptive performance. Similarly, Tubre, Arthur, and Bennett (2006) acknowledged that studies believe that what majorly constitutes individual work performance differs from job to job. For instance in the microfinance banking sector, their individual work performance would be based on number of accounts, clients’ deposits, number of new customers on savings and current account, etc. In the hotel sector, its individual work performance would be based on number of patronages, percentages of lodge in and how much foods and drinks sold per day etc. Evidently Kempplila and Lonnqvist (2003) noted that there are numerous evaluate individual work performance such as number of days absent, counts of specific output maintained in organizational records, subjective judgments of quantity and quality of work from peers, co-workers or supervisors. In other words, having good knowledge what constitutes individual work performance in every organization enables management to gain more insights on what to engage individual workers with. Work engagement and individual performance may play critical role on the overall organizational performance as level of work engagement could determine level of outcome and overall achievement of organizational goals.

The issue of gaining engaged employees and boosting individual work performance has raised lots of thoughts and research interest in both academic and practical perspectives. Siu, Lu, Brough, Lu, Bakker, Kalliath, O’Driscoll, Phillips, Chen W-Q, Lo, Sit, and Shi (2010) noted that work engagement has been proven shown to have relationship with positive spillover effects away from task. Also, Culbertson, Mills, Fullagar (2012) found that work engagement entails basically active participation at work where the employees are devoted to task, absorbed in the task, and energized by their task. Same study opined that engaged individuals would have ability to function effectively outside of workplace apparently. Diana, Karen, and Kristine (2014) oversaw 348 copies of questionnaire via online means with the aim of investigating “work engagement: the roles of organizational justice and leadership style in predicting engagement among employees.” Results showed that there is a positive relationship that both distributive and procedural justice attached to work engagement among workers experiencing low transactional leadership than those workers who are under the influence of high transactional style of leadership. This study placed much emphasis on work engagement in relation to leadership style of organizations; limiting the study to effects of leadership styles. Notwithstanding, most of the studies agrees that the main indicators of work engagement was introduced by Schaufelli, Salanova, Gonzales-Roma, & Baker (2002) who identified vigour, dedication and absorptions as critical dimensions of work engagement in their Utrecht Work Engagement Scale (UWES). Saks (2017) noted that workers who are engaged want to contribute, have a sense of belonging,

advocate for the organization, work harder and don't have intention to turnover to other organizations. In the same vein, employees who are not engaged cause a gap between employees' effort and their organizational effectiveness which significantly has impact on firms' performance. Supportively, Boikanyo and Heyns (2019) observed that work engagement has triggered studies and thoughts from divergent researchers with a focus on how work engagement relates to performance of petrochemical organizations yet, most recent authors have neglected how work engagement plays part within the financial organizations' work situation like the micro finance banks in Rivers State, Nigeria. In addition, Kim, Kolb, and Kim (2012) opined that despite much studies on work engagement and performance, there seems to be limited empirical research in the academic related to work engagement and its impact on individual performance. These have created a vague in the body of knowledge; thus, the present study seeks to bridge these obvious gap in literature.

Statement of Problem

Microfinance banks are charged with the responsibility of providing certain financial services to the masses especially people residing around the rural or developing areas. The task of bring financial service such as loan and other financial aids cannot be achieved without the execution of the banks' financial policies by employees. The need to boost productivity and gain optimal performance from workers have been a concern for business and microfinance banks in Rivers State are not absented. Observably, individual work performance of microfinance banks seems to be ineffective especially in populated areas like Rivers State where most individuals still find it difficult to obtain financial services that have been dominated by major commercial banks who offer services that may not be favorable to some customers such as costly collateral before loan. The question of why does employees show poor attitude to work and what means could make that more engaged in their task becomes a challenging questions that begs for answers. Absence of task performance and adaptive performance among workers could lead to poor attitude to task which also defeats the core objectives of organizations. This is because workers who are characterized by task and adoptive performance would put much effort in getting task done and would be able to withstand changing work conditions to achieve organizational goals. Obviously, there is need to implement management practices that could get workers engaged and committed to work thereby leading to improved task and adaptive performance. To proffer solutions to the underlined problem becomes the thrust of the current study.

Objectives of the Study

The objectives of the study are to examine the relationship between:

- i. Vigour and individual work performance of microfinance banks in Rivers State, Nigeria.
- ii. Dedication and individual work performance of microfinance banks in Rivers State, Nigeria.
- iii. Absorption and individual work performance of microfinance banks in Rivers State, Nigeria.

Research Questions

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- i. What is the relationship between vigour and individual work performance of micro finance banks in Rivers State, Nigeria?
 - ii. What is the relationship between dedication and individual work performance of micro finance banks in Rivers State, Nigeria?
 - iii. What is the relationship between absorption and individual work performance of micro finance banks in Rivers State, Nigeria?

Research Hypotheses

H₁: There is no significant relationship between vigour and task performance microfinance banks in Rivers state, Nigeria.

H₂: There is no significant relationship between vigour and adaptive performance microfinance banks in Rivers state, Nigeria.

H₃: There is no significant relationship between dedication and task performance microfinance banks in Rivers state, Nigeria.

H₄: There is no significant relationship between dedication and adaptive performance micro finance banks in Rivers state, Nigeria.

H₅: There is no significant relationship between absorption and task performance microfinance banks in Rivers state, Nigeria.

H₆: There is no significant relationship between absorption and adaptive performance micro finance banks in Rivers state, Nigeria.

2. RELATED LITERATURE

This study is founded on Job Demand-Resource (JD-R) model which indicates that job demands (i.e. physical demands, time pressure, shift work) are closely related to exhaustion whereas absence of job resources (i.e. performance feedback, job control, participation in decision making and social support leads to disengagement (Demerouti, Bakker, Nachreiner, & Schaufeli, 2001). This implies that work or task is usually attached to demands that could cumulate to stress and other negative feelings when the work environment or condition lacks the presence of resources that provides positive atmosphere to the individual work. Supportively, Schaufeli et al(2002) opined that even though job demands are not necessarily negative, they may turn into job stressors in situations where achieving those demands require greater effort and is therefore related to with high costs that engenders negative reactions such as depression, anxiety, or burnout. The JD-R model was first published by Demerouti et al (2001) in the bid to comprehend the antecedents of burnout in the workplace highlighting eight “job demands” and thirteen “job resources” which were seen as possible determinant of burnout. In line with the Hockey’s (1997) model of compensatory control, JD-R model proposes that when job demands becomes too high for an individual work to handle, additional effort must be put in place to achieve greater individual work performance and minimize low work performance that are usually caused by physical & psychological cost in form of fatigue and petulance. In line the model, management of organizations need to ensure that job resource equivalent too job demand are constantly present in the word environment to encourage work engagement and individual work performance. For instance, providing workers with opportunities to travel with their family for holidays after an intensive two weeks work demand could lead to more vigourous attitude to

work, dedication to task and absorptive mentality which may commutate to task performance and adaptive performance. Hence, the model pose to be relevant to the preset study and serve astheoretical framework.

Research Model

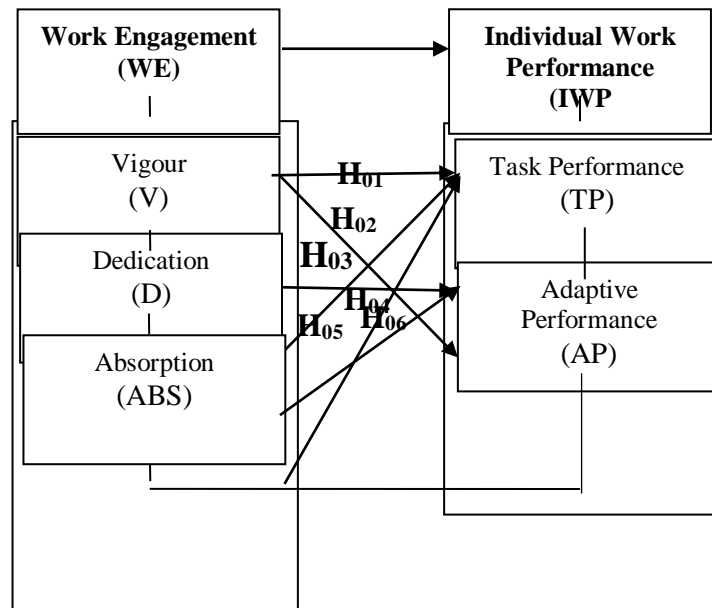


Figure 1 A conceptual framework showing the link between work engagement and individual work performance of micro finance banks Rivers state, Nigeria.

Source: Desk research adapted from Schaufelli, Salanova, Gonzales-Roma, and Baker, (2002); Schaufeli and Bakker (2003); Koopmans, Bernaards, Hildebrandt, Schaufeli, de Vet, and van der (2011).

Concept of Work Engagement

Work engagement is referred to as a positive, satisfying and work-associated state of mind that is made up of certain characteristics such as vigour, dedication, and absorption (Schaufelli, Salanova, Gonzales-Roma, & Baker, 2002). Work engagement has been defined an employee’s interest in an organization, the eagerness, and investment of resources in getting job done. Work engagement has been supported by various studies holding that it brings about reasonable number of positive behavioral attitudes and outcomes from workers of different organizations (Kirkpatrick, 2007). Schaufeli, Salanova, Roma, and Bakker (2006) opined that work engagement is not a financial-associated and specific state of mind but, it is a more tenacious, affective, and cognitive state that is not attached to any object. In other words, work engagement flows from employees’ normal mindset and not attached to any form of financial inducement. Kim, Kolb, and Kim (2012) opined that work engagement has been a matter of discuss and research interest among scholars in the field of human resource development, organization development, psychology, and business studies. Also, considering the precursors of work engagement,

Wollard and Shuck (2011) identified 42 antecedents via a structured literature review where 21 individual antecedents (such as optimism and self-esteem) and 21 organizational antecedents (such as feedback and supportive organizational culture) were extensively explored. Xanthopoulou, Bakker, Heuven, Demerouti, and Schaufeli (2008) noted that work engagement shows how an individual feels at one specific period of time in a work situation and organizational settings.

Furthermore, studies are arguing that most persons may confuse work engagement with other constructs within the same category such as job satisfaction, commitment and more. Supportively, Blessing (2012) remarked the concept of work engagement may go higher beyond the concept commitment as it recognizes engaged workers as persons who are not merely committed or passionate, but people who are completely aligned with the goals of the organization and who make a distinguished effort to add up for the organization in question. In addition, Supportively, Boikanyo and Heyns (2019) noted that evidence from literature shows that work engagement is defined differently by various organizations and research studies. In other words, the construct has attracted several research interest.

Similarly, Maslach, Schaufeli, and Leiter (2001) are also in the same argument that engagement clearly differs from job satisfaction and involvement in areas of personal fulfilment and energetic perspective. The authors opined that fulfilment and energy could be linked to engagement, but could not be observed plainly in the other two constructs – job satisfaction and involvement. Thus, one could submit that the constructs (engagement, commitment, satisfaction and involvement) have close relationships as employees' work-related perspective, but that engagement consist a deeper dimension of well-being, emotional and behavioural responses, such as experience of joy and work fulfilment (Crabtree, 2005; Hallberg & Schaufeli, 2006; Schaufeli et al., 2002). In other words, work engagement entails deep feeling of commitment which is different from a mere committed attitude displayed by employees that are satisfied with work condition, it contains higher vigorous, dedicated and absorptive characteristics that drives workers into investing time and other resources to achieve organizational goals and objective. For instance, a worker say in a micro finance bank or any organization that is engaged with h/her work would be characterized with deeper feelings to be dedicated to work despite late salary or economic downturns such inflation, coronavirus attack etc. An engaged worker contains a deeper feeling an energy (vigour) that stimulates his/her attitude to organizational policy and he is engrossed with work that the worker could agree to work from home without feeling bored. Given, that work engagement adds towards overall organizational success, efforts needs to be made to work dimensions are closely associated to engagement levels. In recent years, businesses have depended on financial incentives and other beneficial factors to uplift engagement levels (Scott & McMullen, 2010). More recent arguments are however brought in to support the belief that meaningful work (rather than financial rewards) could be introduced as the driver of engagement (Wells-Lepley, 2013). Consequently, Erickson (2011) argued that that "meaning is the new money" implying that meaningful work instead of higher financial reward could facilitate more effort from employees. Hence, the author adopted the Utrecht Work Engagement Scale (UWES) to measure engagement in the three basic constructs such as viogour, dedication and absorption as introduced by Schaufeli and Bakker (2003) and the Psychological

Meaningfulness Scale (PMS) developed by Tymon (1988).

Vigour

The term vigor consists of high degree of energetic force, and mental pliability on the job, and consist of the willingness to invest effort in getting a job done even in difficult times and turbulent work condition (Basikin, 2007). Vigor indicates how well and energetic a worker or an employee is regards to work environment and task at hand. Tomic and Tomic (2010) stated that vigour is consists of high levels of energetic element, mental flexibility on-the job, the willing to put in much effort in individuals job, and persistence in the face of complexities. Vigor refers to energy, mental flexibility, fortitude and investing consistent effort in getting work dome (Rayton&Yalabik, 2014). In accordance to the UWES introduced by Schaufeli et al (2002); Boikanyo and Heyns (2019) stated that vigour is measured using six items that indicates the high levels of energy and resilience, the willing to invest effort, not being easily drained, and perseverance in the face of difficulties. Vigour is defined as high levels of energetic attitude and mental readiness while undertaking a task, and the willingness to make extra investment in individual taskeven in face of challenges (Faskhodi&Siyyari. 2018). In other word, vigourous employee is known for his/her level of willingness to undertake a task even the face of challenges, the level of resources such as time and energy invested in getting task done over time. Workers who are vigourous will not stop working for an organization due to minor economic downturn or competitive forces from rivals. This also implies that the presence ofvigour reduces chances of employee turnover or intention to quit from current task and organization thereby increasing chances of employee loyalty. In addition, Shekari (2015) noted that vigour implies higher level energy to work and can be related to Atkinson's motivational theory which holds that motivation is the energy asserted in performing a task.

Dedication

Dedication is individuals' sense of meaning, eagerness, motivation, pride and will to face difficulties(Basikin, 2007). Dedication entails higher spirit and desire to work for an organization for a longer period of time despite all odds. Studies have proven that on issues related to work burnout and work engagement, the core indicators of burnout (exhaustion and cynicism) and engagement (vigour and dedication) are opposites of each other (Gonzalez-Roma et al. 2006). Where dedication and vigor implies positive behavioral perspective of workers, exhaustion and cynicism indicates negative behavioral perspective. Tomic and Tomic (2010) holdsdedication refers to obligation to work and is characterized by a sense of significance. The author opined that dedication is a useful and meaningful experience, inspiring and challenging; it stimulatesfeeling of pride and enthusiastic attitude. Following the UWES introduced by Schaufeli et al (2002); Boikanyo and Heyns (2019) stated that dedication is examined by the following five items that refer to deriving a sense of significance from individual's task, feeling fervent and proud about individual's job, and feeling inspired and challenged by it. Similarly, Faskhodi andSiyyari (2018) noted that dedication comprises individual workers' perceived-importance, enthusiasm, motivation, pride in taking up roles within specified organization. The perceived-importance implies that dedicated workers belief that a task is very important and tend to place more on getting such task.

Absorption

Absorption refers to the state in which an individual work is highly focused and happily captivated by the job or task at hand works and very difficult to separate from work (Basikin, 2007). The term absorption is the final dimension of engagement which connotes full concentration on the individuals' job and deep engrossment in one's task (Llorens Schaufeli, Bakker, & Salanova 2007). In other words, absorption means individual employee's feeling of overwhelmed over the job situation to the extent h/she does not know how time moves. It implies that the worker is engrossed or carried away becomes of the deep positive affection for the either the organization, its management team or supervisor. Absorption is the third dimension of work engagement which refers to a sense of detachment from your surroundings, a high level of attentiveness on one's job, and a general lack of conscious awareness of the amount of time spent performing a task (Rayton & Yalabik, 2014). Following the UWES introduced by Schaufeli et al (2002); Boikanyo and Heyns (2019) stated that absorption is measured by six items that refer to being totally and happily engrossed in individuals' job and having difficulties separating oneself from the job. Furrher, Faskhodi and Siyyari (2018) noted that absorption as the last dimension of work engagement is viewed as full concentration and attention to a specific task that the worker ignores the passage of time. An employee that is absorbed by a specific task does not know when time goes behind the giving office period and tend to remain engrossed in the job. For instance, a worker who is absorbed by his account balancing task may come to office by 8: am and will pay less attention during the official closure time. In other words, the individual worker will not be eager to go home while on the job.

Individual Work Performance

The concept of individual work performance is defined as "behaviors or actions that are relevant to the goals of the organization." This definition is among the oldest and most widely adopted definitions and contains three basic ideas behind the construct-firstly, work performance should be defined on the basis of behavior rather than results, secondly, work performance consist only those behaviors that are pertinent to the organization's goals, and thirdly, work performance is multidimensional (Campbell, 1990). In most definitions of individual work performance has been commonly put forward with addition of both results and behavior as both constructs are very keen in understanding what performance of employees entails. Consequently, Viswesvaran and Ones (2000) defined work performance as "scalable actions, behavior and outcomes that employees engage in or bring about that are linked with and contribute to organizational goals."

Furthermore, the concept of individual work performance is an issue that has not only grasped business globally, but has also stimulated a great deal of research in studies of managerial functions, occupational health, work and organizational psychology (Waldman, 1994; Lerner & Henke, 2008). Notwithstanding, various approaches of studying individual work performance has become order of the day in academic literature while the field of management has basically occupied itself with how one can make a worker as productive as possible, the field of occupational health has focused on how to prevent productivity loss due to a certain disease or health issues (Beaton, Bombardier, & Escorpizo, 2009). Also, work and organizational psychologists in their own world focused more on what affects the determinants of individual

work performance, such as work engagement, job satisfaction, and individual personal characteristics and traits (Halbeslebe, Wheeler, & Buckley, 2008). Viswesvaran (2002) noted that work performance is an abstract, latent construct that cannot be measured on a direct manner as it is a conglomerate of multiple components or dimensions. The same author opined that these dimensions also consist of indicators that can be measured directly. To conceptualize and operationalize individual work performance. Koopmans, Bernaards, Hildebrandt, Schaufeli, de Vet, and van der (2011) observed that the dimensions that were commonly used to measure individual work performance as a construct include task performance, contextual performance, counterproductive work behavior, and adaptive performance. Thus, the current study adapts task performance and adaptive performance as the major measuring constructs of individual work performance.

Task Performance

Task performance can be defined as the proficiency which implies the competence with which individual worker executes major job tasks. The concept of task performance can be likened to another concept which are also synonymous such as – “job-specific task proficiency”, “technical proficiency”, and in-role performance like work quality, work quantity, and job knowledge.” (Campbell, 1990; Griffin, Neal, & Parker, 2007; Maxham, Netemeyer, & Lichtenstein, 2008). Task performance is defined as the proficiency with which job incumbents execute activities that are officially known as part of their jobs; activities that add to the organization’s technical core either directly by executing a part of its technical process, or indirectly by providing it with needed materials or services (Borman & Motowidlo, 1993). The studies noted that the contribution should be included in task performance; direct (for example; in the case of production employees) or indirect (for example; in the case of supervisors). Also, Murphy (1989) defined task performance as “the accomplishment of tasks within an incumbent’s job description.” Further, as day goes by, more focus was on specific aspects of task performance such as innovation and customer-focused behaviour which have significantly become relevant as institutions place larger emphasis on customer service (Sonnentag & Frese, 2001).

Adaptive Performance

Adaptive performance is among the dimensions of individual work performance included in the heuristic framework. Adaptive performance is defined as an individual worker’s ability to adapt to changes in a work environment or work condition (Griffin, Neal, & Parker, 2007). Being inclusive in the individual work performance framework, there are three reasons the dimension was accepted as a key dimension, such as firstly, as technological changes happens in today’s society, being capable to adapt to a changing work environment is progressively imperative. Secondly, as a concept, adaptive performance cannot be completely subsumed by the concepts of task performance, contextual performance, or counterproductive work behavior since concepts like contextual performance consists of behaviors that positively influence the work environment while adaptive performance consist of behaviors in reaction to the changing work condition. Thirdly, there have been empirical evidence provided by Allworth and Hesketh holding adaptive performance as a distinct indicator of individual work performance (Allworth & Hesketh, 1997). Further, Ramawickrama, Opatha, and Pushpa Kumari (2017) noted

that adaptive performance entails adjusting goals and plans according to situation, initiating new innovative ideas, learning new tasks and technologies, comprehending other groups or cultures, flexibility and open mindset, pliability, speedy analysis, calmness, and acting fittingly.

Empirical Reviews

In a study conducted by Basikin (2007) on “Vigor, dedication, and absorption: work engagement among secondary English teachers in Indonesia” with a sample size of 152 secondary school English teachers in Yogyakarta, Indonesia. Data were obtained via the short form of the Utrecht Work Engagement Scale (UWES 9) and analyzed using Multifactor-multivariate analysis of variance (MANOVA); finding showed that the work engagement among the junior secondary school English teachers in Yogyakarta province of Indonesia is commonly high (where overall Mean=5.04, Stdv=1.13 on the 7-point Likert-scale measurement. Further, the study no significant effect on, and difference between teachers’ age, work experience, educational qualification, status, type of school and work engagement in Indonesia. Similarly, Halbesleben and Wheeler (2008) obtained data from 587 employees in the United States who represented a wide number of industries and jobs or profession. With focus on “the relative roles of engagement and embeddedness in predicting job performance and intention to leave” copies of questionnaire issued workers and their supervisors were analyzed using confirmatory factor analysis (CFA) as well as usefulness analysis. Findings revealed that work engagement had significant semi partial correlations with self-rated (.02, $p < .05$), supervisor-rated (.03, $p < .05$), and coworker-rated performance (.02, $p < .05$), and this implies that work engagement had a relatively small influence on performance. Also, Bakker and Bal (2010) investigated the association between “weekly work engagement and performance.” Their study aimed to examine the “intraindividual relationship between work engagement, job resources, and performance among 54 Dutch teachers.” respondents were asked to complete a weekly questionnaire every Friday during five consecutive weeks and the gathered data were analyzed using the multilevel analyses. Weekly work engagement was found to be positively related to weekly job performance ($\gamma = .424$, $p < .001$).

Further, Kirk-Brown and Dijk (2011) conducted an empirical studies on “the relationship between work engagement and work performance in 604 employees in Australia.” 92 number of the workers had chronic illnesses; the study also observed the mediating role of psychological safety. Data collected were analyzed using hierarchical regression and findings showed that work engagement had a positive relationship with performance for both groups where ($\beta = .30\sim.56$, $p < .01$), although the association was partially mediated by psychological safety where (OCBI $z = 2.27$, $p < .05$; OCBO $z = 3.75$, $p < .01$) for only the workers who had chronic illness. In addition, Diana, Karen, and Kristine (2014) administered 348 copies of questionnaire online with the aim of investigating “work engagement: the roles of organizational justice and leadership style in predicting engagement among employees.” Findings affirmed to the hypothesis that there is a positive relationship that both distributive and procedural justice attached to work engagement among workers experiencing low transactional leadership than those workers who are under the influence of high transactional style of leadership. In addition, Boikanyo and Heyns (2019) adapted the Utrecht Work Engagement Scale (UWES) to administer 166 copies of questionnaire

to workers of petrochemical institutions with aim of investigating “the effect of work engagement on total quality management practices in a petrochemical organization.” Data collected were analyzed using exploratory factor analysis (EFA) to ascertain constructed equivalence and to enhance the reliability results of both the UWES and the TQM; Pearson product moment correlation was used to examine the relationship between the constructs under study whereas, t-tests and analysis of variance (ANOVA) were adapted to determine differences between the groups in the sample. Findings showed that work engagement had a positive relationship with the dimensions of TQM, which was used as a measure of quality as a non-financial measure of performance among petrochemical organizations. The study submitted that there is need for managers to support higher level of engagement frameworks to achieve sustainable competitive advantage.

3. METHODOLOGY

The study adopted a survey design method which allowed the gathering of data from target population of the study at a stipulated time bound. The target population are employees of 10 microfinance banks in Rivers State enlisted in Nigeriadirectory, 2020. The study adopted a probability sampling using simple random sampling method in administering total of 150 copies of questionnaire to employees of the bank where 15 copies were given to each bank respectively and instrument was self-administered. This method allowed the researcher to administer copies of questionnaire to the employees of Microfinance banks at equal chances of been selected. The independent variable (work engagement) was operationalized in terms of vigour, dedication and absorption as adapted from UWES introduced by Schaufeli et al (2002). Boikanyo and Heyns (2019) stated that vigour is measured using six items that indicates the high levels of energy and resilience: (1) “At my work, I feel bursting with energy; (2) At my job, I feel strong and vigorous; (3) When I get up in the morning, I feel like going to work; (4) I can continue working for very long periods at a time; (5) At my job, I am very resilient, mentally and (6) At my work I always persevere, even when things do not go well.” In accordance with Boikanyo and Heyns (2019), dedication is examined by the following five items that refer to deriving a sense of significance from individual’s task, feeling fervent and proud about individual’s job, and feeling inspired and challenged by it: “(1) I find the work that I do full of meaning and purpose; (2) I am enthusiastic about my job; (3) My job inspires me; (4) I am proud of the work that I do and (5) To me, my job is challenging.” While Boikanyo and Heyns (2019) stated that absorption is measured by six items that refer to being totally and happily engrossed in individual’s job: “(1) Time flies when I’m working; (2) When I am working, I forget everything else around me; (3) I feel happy when I am working intensely; (4) I am immersed in my work; (5) I get carried away when I’m working and (6) It is difficult to detach myself from my job.” Also, the dependent variable (individual work performance) was measured using task performance and adaptive performance adapted from Schaufeli, de Vet, and van der (2011) in “Conceptual Frameworks review where task performance was measured with 5 items (e.g. I employ my skills to get job done, I apply experience to get work done when I am dedicated, if am engrossed by the job, I perform task with higher speed; adaptive performance was measured with 5 items (e.g. vigorous attitude increase my flexibility to task schedule, if am dedicated, I can work under pressure, I am innovative when am carried away by my job at a specific time. Items were rated on a 4 point Likert scale ranging from 1-strongly disagree, 2-disagree, 3-agree, and 4-strongly

agree. Pearson product moment correlation coefficient was used to test the relationship between the constructs with the aid of Statistical Package for Social Sciences (SPSS) version 21.0.

4. RESULTS

A total of 150 copies of questionnaire was distributed to the respondent, thus only 144 (96%) copies were returned and usable for data analysis. The hypotheses were undertaken at a 95% confidence interval implying a 0.05% level of significance and the decision rule set at a critical region of $p > 0.05$ for acceptance of the null hypotheses and < 0.05 for rejection of the null hypotheses.

Test of Hypothesis

Table 1: Correlation for Vigour and Task Performance

Correlations

		Vigour	Task Performance
Vigour	Pearson Correlation	1	.708*
	Sig. (2-tailed)		.000
	N	144	144
Task Performance	Pearson Correlation	.708*	1
	Sig. (2-tailed)	.000	
	N	144	144

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Survey Data, 2020

The outcome of the bivariate analysis in table 1 indicated that there is a significant relationship between vigour and task performance with a Sig value of $0.000 < 0.05$ level of significance, and r value of 0.708. Thus, the stated hypothesis in null form was rejected and the alternate hypothesis was accepted which states that there is a significant relationship between vigour and task performance of microfinance banks in Rivers state, Nigeria.

Table 2: Correlation for Vigour and Adaptive Performance

Correlations

		Vigour	Adaptive Performance
Vigour	Pearson Correlation	1	.811*
	Sig. (2-tailed)		.000
	N	144	144
Adaptive Performance	Pearson Correlation	.811*	1

Sig. (2-tailed)	.000	
N	144	144

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Survey Data, 2020

The outcome of the bivariate analysis in table 2 indicated that there is a significant relationship between vigour and adaptive performance with a Sig value of $000 < 0.05$ level of significance, and r value of 0.811. Thus, the stated hypothesis in null form was rejected and the alternate hypothesis was accepted which states that there is a significant relationship between vigour and adaptive performance of microfinance banks in Rivers state, Nigeria.

Table 3: Correlation for Dedication and Task Performance Correlations

		Dedication	Task Performance
Dedication	Pearson Correlation	1	.820*
	Sig. (2-tailed)		.000
	N	144	144
Task Performance	Pearson Correlation	.820*	1
	Sig. (2-tailed)	.000	
	N	144	144

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Survey Data, 2020

The outcome of the bivariate analysis in table 3 indicated that there is a significant relationship between dedication and task performance with a Sig value of $000 < 0.05$ level of significance, and r value of 0.820. Thus, the stated hypothesis in null form was rejected and the alternate hypothesis was accepted which states that there is a significant relationship between dedication and task performance of microfinance banks in Rivers state, Nigeria.

Table 4: Correlation for Dedication and Adaptive Performance Correlations

		Dedication	Adaptive Performance
Dedication	Pearson Correlation	1	.910*
	Sig. (2-tailed)		.000
	N	144	144
Adaptive Performance	Pearson Correlation	.910*	1
	Sig. (2-tailed)	.000	
	N	144	144

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Survey Data, 2020

The outcome of the bivariate analysis in table 3 indicated that there is a significant relationship between dedication and adaptive performance with a Sig value of $0.000 < 0.05$ level of significance, and r value of 0.910. Thus, the stated hypothesis in null form was rejected and the alternate hypothesis was accepted which states that there is a significant relationship between dedication and adaptive performance of microfinance banks in Rivers state, Nigeria.

Table 5: Correlation for Absorption and Task Performance Correlations

		Absorption	Task Performance
Absorption	Pearson Correlation	1	.800*
	Sig. (2-tailed)		.000
	N	144	144
Task Performance	Pearson Correlation	.800*	1
	Sig. (2-tailed)	.000	
	N	144	144

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Survey Data, 2020

The outcome of the bivariate analysis in table 5 indicated that there is a significant relationship between absorption and task performance with a Sig value of $0.000 < 0.05$ level of significance, and r value of 0.800. Thus, the stated hypothesis in null form was rejected and the alternate hypothesis was accepted which states that there is a significant relationship between absorption and task performance of microfinance banks in Rivers state, Nigeria.

Table 6: Correlation for Absorption and Adaptive Performance Correlations

		Absorption	Adaptive Performance
Absorption	Pearson Correlation	1	.823*
	Sig. (2-tailed)		.000
	N	144	144
Adaptive Performance	Pearson Correlation	.823*	1
	Sig. (2-tailed)	.000	
	N	144	144

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Survey Data, 2020

The outcome of the bivariate analysis in table 6 indicated that there is a significant relationship between absorption and adaptive performance with a Sig value of $0.000 < 0.05$ level of significance, and r value of 0.800. Thus, the stated hypothesis in null form was rejected and the alternate hypothesis was accepted which states that there is a significant relationship between absorption and adaptive performance of microfinance banks in Rivers state, Nigeria.

5. DISCUSSION OF FINDINGS

Work engagement and individual work performance has attracted lots researchers within organizational behavioural scientist and psychologist aiming to understanding the role of work engagement on attitude of workers towards task. Similarly from the present results, it was observed that work engagement has a linear correlation with individual work performance of microfinance banks. The result from the first hypothesis revealed that vigour has a linear notable correlation with task performance based on the Sig value < 0.05 (Sig = 0.000 < 0.05) and r value of 0.708 implies that elements of vigour such as handling task with energy, perseverance and very resilient approach goes in the same positive direction with task performance among individual workers of microfinance banks in Rivers State. The r value of 0.708 indicates a strong positive relationship amongst the variable and the coefficient of determination (r^2) is 0.501. This shows that there is a total of 50.1% positive correlational relationship between vigour and task performance of microfinance banks in Rivers State. Also, the analysis of the second hypothesis shows that vigour has a linear notable correlation with adaptive performance based on the Sig value < 0.05 (Sig = 0.000 < 0.05) and r value of 0.708 implies that elements of vigour such as handling task with energy, perseverance and very resilient approach goes in the same positive direction with adaptive performance among individual workers of microfinance banks in Rivers State. The r value of 0.811 indicates a very strong positive relationship amongst the variable and the coefficient of determination (r^2) is 0.658. This shows that there is a total of 65.8% positive correlational relationship between vigour and adaptive performance of microfinance banks in Rivers State.

Further, the result from the third hypothesis revealed that dedication has a linear notable correlation with task performance based on the Sig value < 0.05 (Sig = 0.000 < 0.05) and r value of 0.820 implies that elements of dedication such as handling task with excited, proud at job, inspired and enthusiastic at task goes in the same positive direction with task performance among individual workers of microfinance banks in Rivers State. The r value of 0.820 indicates a very strong positive relationship amongst the variable and the coefficient of determination (r^2) is 0.672. This shows that there is a total of 67.2% positive correlational relationship between dedication and task performance of microfinance banks in Rivers State. Similarly, the result from the fourth hypothesis revealed that dedication has a linear notable correlation with adaptive performance based on the Sig value < 0.05 (Sig = 0.000 < 0.05) and r value of 0.910 implies that elements of dedication such as handling task with excited, proud at job, inspired and enthusiastic at task goes in the same positive direction with adaptive performance among individual workers of microfinance banks in Rivers State. The r value of 0.910 indicates a very strong positive relationship amongst the variable and the coefficient of determination (r^2) is 0.828. This shows that there is a total of 82.8% positive correlational relationship between dedication and adaptive performance of microfinance banks in Rivers State.

Consequently, the result from the fifth hypothesis revealed that absorption has a linear notable correlation with task performance based on the Sig value < 0.05 (Sig = 0.000 < 0.05) and r value of 0.800 implies that elements of absorption such as getting immersed on the job, being carried away on the job and not easily separated from job goes in the same positive direction with task performance among individual workers of microfinance banks in Rivers State. The r value of 0.800 indicates a very strong positive relationship amongst the variable and the coefficient of determination (r^2) is 0.64.0. This shows that there is a total of 64% positive correlational relationship between absorption and task performance of microfinance banks in Rivers State. In addition, the result from the sixth hypothesis revealed that absorption has a linear notable correlation with adaptive performance based on the Sig value < 0.05 (Sig = 0.000 < 0.05) and r value of 0.823 implies that elements of absorption such as getting immersed on the job, being carried away on the job and not easily separated from job goes in the same positive direction with adaptive performance among individual workers of microfinance banks in Rivers State. The r value of 0.823 indicates a very strong positive relationship amongst the variable and the coefficient of determination (r^2) is 0.677. This shows that there is a total of 67.7% positive correlational relationship between absorption and adaptive performance of microfinance banks in Rivers State.

Apparently, the study found positive correlation between all the dimensions of work engagement and indicators of individual work performance. The findings is also in harmony with similar studies such as Kirk-Brown and Dijik (2011) on a study of “the relationship between work engagement and work performance in 604 employees in Australia.” 92 number of the workers had chronic illnesses; the study also observed the mediating role of psychological safety. The findings showed that work engagement had a positive relationship with performance of different categories of workers. Similarly, Boikanyo and Heyns (2019) found that work engagement had a positive relationship with the dimensions of TQM, which was used as a measure of quality as a non-financial measure of performance among petrochemical organizations. In addition, the present findings correlates with Kirk-Brown and Dijik (2011), Halbesleben and Wheeler (2008) who agreed that work engagement positively relates with individual performance. Also, the study is attuned with the theoretical foundation based on the JD-R model which opines that job resources which could be found around vigour, dedication and absorption could reduce work stress which may emanate from job demands thereby leading to positive individual work performance.

6. CONCLUSION AND RECOMMENDATION

The degree of individual work performance has been a trending issue in the field of management specifically, with the sphere of human resource management and organizational behaviour including the psychology and health studies. The important role workers play in the achievement of organizational goals cannot be overlooked by any business organization, no wonder even the microfinance bank managers are on the same pursuit. Work engagement is evidently positively related to individual work performance as empirical studies from different sectors ranging from education, petrochemical and financial service sector has revealed positive relationships between the constructs. The same positive correlational studies was also revealed in

the presence study thereby making it more evident that both construct correlates with each other. Thus, the study concludes that work engagement is positively correlated with on the degree of individual work performance among microfinance banks in Rivers State, Nigeria.

Thus, following finding and conclusion; the following recommendations are hereby proffered:

- i. Workers should be provided a conducive work environment to enable the dominance of engagement behaviour as findings show that it has positive link with individual work performance.
- ii. Managers of microfinance banks should provide more job resources such as travel and health allowances to enhance individuals' vigour and dedication that boost employees' positive attitude especially in a high job demand situation.
- iii. To gain adaptive performance human resource team should pay keen attention to dedicated workers as findings show that dedication and adaptive performance correlates more positively than other variables under study.
- iv. Microfinance banks that wish to gain more individual task performance should engage workers with task that provides them self-of belong as it leads to asserting more energy into getting job done.
- v. Individual worker's task should be allocated based on workers' interest to enhance task performance within the organization.
- vi. Adaptive performance of individual workers of microfinance banks could be attained and sustained when managers focus on building vigorous attitude in the life of individual workers.

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