

“Outcomes of job autonomy and its effect on work engagement: A study of the banking industry in Nigeria”

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OUTCOMES OF JOB AUTONOMY AND ITS EFFECT ON WORK ENGAGEMENT: A STUDY OF THE BANKING INDUSTRY IN NIGERIA

Abstract

An individual's ability to exercise freedom in how he/she plans his/her work is referred to as job autonomy, and this is associated with many positive work outcomes. Work engagement is a positive work outcome that many organizations desire to see in their employees due to its impact on productivity. This study was carried out to examine the extent of job autonomy in ensuring that banking industry employees in Nigeria attain a certain level of work engagement. The study used a mixed investigation method, including both quantitative and qualitative research techniques. The quantitative analysis involved the distribution of 438 copies of the questionnaire, of which 353 copies were retrieved from bank employees. For a qualitative assessment, 15 respondents were randomly selected from among the senior officers of the selected banks. Data were analyzed using Structural Equation Modeling (PLS). As a result, job autonomy was found to be stronger with cognitive engagement ($\beta = 0.524$, $T_{val} = 6.268$, $P = 0.000$) and emotional engagement ($\beta = 0.440$, $T_{val} = 4.372$, $P = 0.000$) than with physical engagement ($\beta = 0.341$, $T_{val} = 2.485$, $P = 0.000$). This implied that though job autonomy had a significant influence on employee work engagement, the aspects of scheduling work and making decisions were weak areas. This study concludes that there is a need to rethink the decision-making element in the banking system, given that the workplace is tilting to a more dynamic and flexible culture, fueled by digital innovation.

Keywords

banks, employee, managers, management, autonomy

JEL Classification

M00, M54, G21

INTRODUCTION

For many people, the workplace has become a lot. For employees, this is where they get inspiration to fulfill personal career goals and where most of their needs are met. At the same time, the workplace is where employees are motivated to give their best in the attainment of goals and objectives of an organization (Bendassolli & Tateo, 2018). Therefore, work must be properly designed to motivate an employee to achieve these goals and objectives. Part of the motivational strategies to help employees give their best to their organization was designed by Hackman and Oldham (1976) in their Job Characteristic Model, which identified five core dimensions of work. This model was a means to make the work interesting so that employees can be more actively involved in the way the work is done. Though the management designed the strategy, over the years the JCM has been found relevant in many organizations, especially in the breakdown of work tasks into skill variety, task identity, task significance, job autonomy and feedback (Prameswari, 2019; Kuok & Taormina, 2017). Interestingly, all these dimensions have continued to generate much interest among researchers because despite the changing times, the reason behind the development of motivational strategies like the JCM have become

even more relevant. That is why organizations debate a lot on what makes their employees engaged such that they become fully involved in their work as to devote time, effort and energy to it.

In essence, the question that the human resource practitioner in an organization wants to resolve is how to keep employees happy and interested in work such that while issues like high turnover, poor mental health and stress are curtailed, there will also be much more productivity, creativity and innovation at work. In other words, organizations are interested in how to keep their employees engaged and committed to work (O’Riordan, 2017). Hackman and Oldham (1976) emphasized the psychological states that arise out of the JCM, one of them is the experienced responsibility for outcomes that arises from the individual having job autonomy. Work autonomy in the workplace gives the individual the freedom to schedule his work for better outcomes, it develops in the individual the ability to think and be creative, which amounts to work engagement. Though the JCM only highlighted positive work outcomes like job satisfaction and low turnover, other positive work outcomes like involvement, excitement and devotion have been recorded that indicate work engagement (Othman & Nasurdin, 2019; Osibanjo et al., 2018).

Strauss et al. (2020) ascertain that employees with high job autonomy experience positive feelings at work. However, literature is few when it comes to measuring job autonomy among bank workers. The banking industry in Nigeria, which has not been helped by a poor economy and changes in government policies, has a peculiarity for heavy work demands, meeting of extremely high targets, and inflexible work hours that sometimes leave no room for rest and recreation (Ogar & Amanze, 2019; Babarinde & Ohikhena, 2019). Therefore, there is a high level of stress and burnout among bankers (Salami & Ajitoni, 2015). In addition to this is the high rate of termination of appointments usually carried out by bank management (Kitonyi, 2019).

Based on the foregoing, the aim of this study is to investigate the effect of job autonomy on the physical, cognitive and emotional work engagement of bank employees in Nigeria.

1. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Job autonomy is described as the level of independence an individual has to determine how work is done, this includes making a choice on the types of procedures to carry out the job (Hackman & Oldham, 1976; Oludeyi & Aborisade, 2018). This allows an employee to choose his/her work schedule. Ability to do this depends on the individual’s willingness to exercise independence at work (Metin, 2019), which may in turn depend on his/her experience, passion and knowledge. Job autonomy is an essential psychological need that enables them to enjoy work (Metin, 2019), and according to Hackman and Oldham (1976), this leads to a psychological state of responsibility for work outcomes, a state that indicates the degree of personal accountability each person has concerning the results of his work. It is a decision made by an individual for himself, but not neglecting the overall

objectives. Job autonomy, measured by freedom to schedule work, make decisions and let the employees be responsible for their outcomes, can generally improve performance (Malinowska et al., 2018).

Autonomy is distinguished at the job level, day level and task level, and it is related to work engagement particularly at the job level (Malinowska et al., 2018; Osibanjo et al., 2018). At the job level, there could be different task autonomy; some tasks follow strict rules and with little room for discretion on how to carry out the task, while others allow for freedom. A task that allows for autonomy is “perceived to be more meaningful and stimulate people to bring their selves into work” and allow people to dedicate their selves to work (Kahn, 1990). Having job autonomy creates an opportunity to break out of routine work, and to try new and useful work strategies that can lead to more positive outcomes; it and also leads to experiencing the vigor component of work engagement and will result in better dedication to work (Metin, 2019; Sonnentag, 2017). On the contrary, tasks with low levels of autonomy will not al-

low one to bring the self into work and will make it impossible to tailor the task according to one's preference and values, resulting in low dedication, and disengagement.

In studies conducted on job autonomy, Xiao et al. (2017) confirmed that it mediated between feedback and performance in a cross-sectorial study in China; Malinowska et al. (2018) recorded that job autonomy had effect on performance, while Osibanjo et al. (2018) established that autonomy as one of the job design dimensions explained behavioral outcomes, one of which is work engagement.

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

While Khan (1990) did not operationally define the three dimensions by which engagement is expressed, other writers have contributed to his work by looking at them and given them operational definitions. Work engagement is defined as the intentional cognitive, emotional, and physical involvement with or attachment to tasks, objectives, or organizational activities, that is, having positive thoughts about improving one's effectiveness, feeling positive emotions about executing the tasks, and voluntarily using one's energy and effort to achieve those tasks (Khan, 1990). The three elements of cognitive, emotional, and physical engagement were then explained as follows.

Cognitive work engagement: This indicates the level of effectiveness with which people work, which arises from having an awareness of the importance of one's work. Such individuals are positive in thinking, are attentive and have a high cognitive tendency towards work. Khan (1990) coined the term "cognitive

engagement" to describe concentration and the amount of time spent thinking about work. Thus, cognitive work engagement would entail having positive views about work, devoting time and attention to reflecting on the roles played at work, and focusing on work in order to achieve excellent results (Oliveira et al., 2017). Cognition is believed to develop as a function of engagement that emanates from an employee's unique experience of work (Joo et al., 2017). Having a unique experience emanates from the understanding the employee has of the organizational goals and objectives, which increases their desire to work to achieve whatever targets set before them (Metin, 2019; Terry, 2020).

Emotional work engagement: This is built on the employee-organization emotional interaction, and it entails deploying and regulating employees' feelings at work (Terry, 2020). Such individuals feel good about their work and enjoy it; they experience a high level of positive effect, which makes the work pleasant for them. Existing research has emphasized the idea that work engagement entails some level of emotion. (Extremera et al., 2018; Kuok & Taormina, 2017). In the same instance, Metin (2019) and Hackman and Oldham (1976) mentioned that job autonomy leads to a psychological state that results into work enjoyment, thereby establishing a link between job autonomy and emotional work engagement. Employees who enjoy job autonomy are happier at work and are likely to be more proactive and solve problems, thereby being more productive (Metin, 2019). Employees' interpersonal ties, as well as a good management style that fosters safety and trust, all contribute to emotional engagement.

Physical work engagement: This entails a greater level of body participation in work that requires physical effort and energy. Apart from this, physical engagement also includes the intensity or frequency with which one exerts energy and effort (Terry, 2020). Engagement necessitates the expenditure of energy and effort, according to several works of literature (Rich et al., 2010). Engaged employees, according to Dan et al. (2020), will be proactive and see opportunities for problem-solving, as well as put in extra effort and time at work. This corresponds with the opinion of Metin (2019) that employees who enjoy job autonomy are likely to be proactive and to be problem solvers as the

freedom to work gives them more leverage to try out new strategies at work. This might create more challenges at work, but Mnecke et al. (2020) have confirmed that challenging work can influence the extent of work responsibility.

Thus, it is hypothesized:

H₀: Job autonomy does not have a significant effect on the physical, cognitive and emotional work engagement of employees in the banking industry in Nigeria.

2. METHODS

This study adopted a mixed method, including both quantitative and qualitative research techniques. This enables research work to have both logical and practical alternatives, resulting in “complementary strength and non-overlapping weaknesses” (Johnson & Onwuegbuzuie, 2004). The banking industry in Nigeria was the focus of the study, and five of the biggest banks were selected. These banks were classified by the apex bank of the country. A total number of 438 copies of a questionnaire were distributed to employees in the selected banks; 353 copies were retrieved representing 81% of the total given out. The population of the study included both tenure and casual employees, as well as both the junior and senior level employees. The sample size was determined using the multi-stage sampling technique comprising purposive (banks were already classified and listed by the Central Bank of Nigeria), stratified (organizations were divided into head office and branch employees) and convenience samplings (respondents were chosen based on availability). A pilot test was carried out to verify the reliability of the research instrument. The hypotheses generated were measured using Partial Least Squares Structural Equation Modeling (PLS-SEM) to explain the relationship between the variables.

3. RESULTS

3.1. Descriptive analysis

The demographics of respondents indicated an almost equal number of the genders working in

the banks with 51% of males and 49% of females. The age category indicated that more than 87% of respondents belong to the younger generation (40 years and less); and 75% had less than 10 years of work experience with 68% belonging to the junior officer cadre. The implications for bank management is that having a larger number of the younger generation in the workforce should signal that there is a need for a work system that allows more flexibility, and that creates allowance for a higher level of creativity. Hence, giving more freedom in the workplace may be a way to build a more committed workforce.

3.2. Hypothesis testing

Both structural and measurement models were considered for data analysis. The items used to measure job autonomy included discretion to schedule work, participation in decision-making, and freedom to make decisions. All constructs and items in the measuring model were reflective, with a minimum acceptable value loading factor of 0.60 (Fornell & Larcker, 1981), and all constructs had values above 0.60. The structural model is the inner model of computation of structural equations (Hussain et al., 2018). It evaluates path coefficient, (R^2) values and significant values.

Calculation of a study of 5,000 subsamples in bootstrapping yielded more accurate results and path coefficient values to demonstrate the association between job autonomy and employee work engagement (i.e. physical, emotional and cognitive engagement) at selected Nigerian banks (Osibanjo et al., 2020; Wetzels et al., 2009). Results showed that the selected Nigerian banks had almost the same opinion.

The specific standards for evaluating the structural model as shown in Figure 1 were the path coefficient (β value), coefficient of determination/ r -squared, bootstrapping analysis, the predictive power of the model, and the Goodness-of-Fit (GOF) index. A standardized questionnaire with a four-point Likert scale was used to measure all of the research variables. Job autonomy, which is the latent variable, was measured with three (3) items. In comparison, employee work engagement at the physical, emotional and cognitive levels was measured with nine (9) items. The items used

Table 1. Factor loading for job autonomy in the selected Nigerian banks

Items	Factor loading	Error variance	Composite reliability	AVE	Cronbach's alpha	No. of indicators
Indicators	> 0.7	< 0.5	≥ 0.8	≥ 0.5	≥ 0.7	–
Job autonomy (JA)			0.717	0.587	0.754	3
JA1	0.709	0.291	–	–	–	–
JA2	0.748	0.252	–	–	–	–
JA3	0.733	0.267	–	–	–	–

to measure job autonomy included discretion to schedule work, participation in decision-making, and freedom to make decisions. For this reason, data were analyzed at the structural/measurement levels and bank level. The use of Partial Least Square-Structural Equation Modeling (PLS-SEM) was adopted in this study.

The influence of job autonomy (JA) on employee work engagement (i.e. physical, emotional, and cognitive engagement) in the selected Nigerian banks was represented in Figure 1, using structural equation modeling with standardized estimates. It is important to note that the factor loading shown in Table 1 for all items of job autonomy (JA) was greater than 0.60 and statistically significant at the 0.05 level of significance, as demonstrated by Fornell and Larcker (1981). Since the primary condition for the degree of fitness was met, the instrument was deemed reliable and valid.

3.3. Evaluation of the Inner Structural Model

In structural equation modeling, the structural model, which is the inner model, was used to assess the significant values of the path coefficients. The use of bootstrapping in PLS-SEM becomes essential for determining the significance level (Hussain et al., 2018). 5,000 subsamples were used in the default bootstrapping (Wetzels et al., 2009). Table 2 shows the route coefficient values for job autonomy (JA) on employee work engagement in the selected Nigerian banks (see Figure 1).

3.4. Path coefficients (β) and T-statistics estimation

In Partial Least Squares, the path coefficients and the standardized β coefficient were determined. The importance of the hypothesis was tested us-

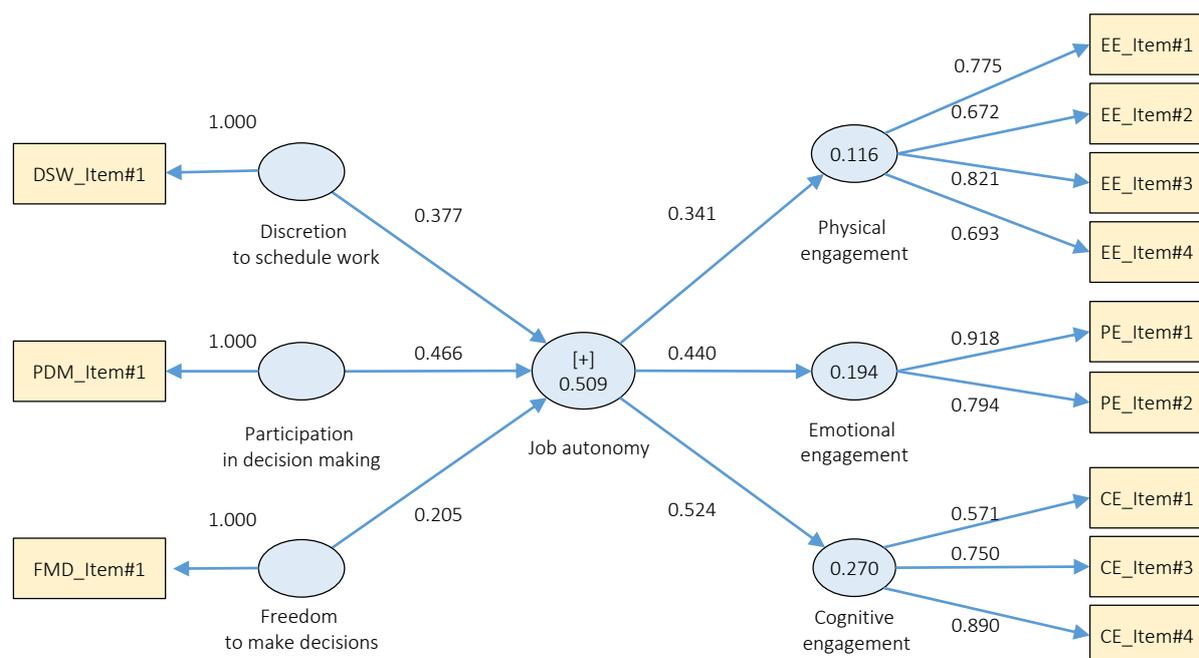


Figure 1. Predictive relevance (path co-efficient) of job autonomy and employee work engagement

Table 2. Path coefficients for job autonomy and employee work engagement

Variables and cross loading	Path coefficient (O)	Indirect effect (IE)	Std. dev. (STDEV)	T-statistics (O/ STDEV)	P values
Scheduling work → P.E	–	0.208	0.066	1.999	0.047
Scheduling work → E.E	–	0.246	0.061	2.728	0.003
Schedule work → C.G	–	0.277	0.058	3.386	0.000
Schedule work → Job autonomy		0.377	0.088	4.287	0.000
Participate in decision making → P.E	–	0.239	0.067	2.363	0.000
Participation in decision making → E.E	–	0.285	0.057	3.577	0.000
Participation in decision making → C.E	–	0.324	0.071	3.450	0.001
Participation in decision making → Job autonomy		0.466	0.092	3.817	0.000
Freedom to make decisions → P.E	–	0.165	0.053	1.996	0.049
Freedom to make decisions → E.E	–	0.170	0.064	1.999	0.048
Freedom to make decisions → C.E	–	0.187	0.068	2.078	0.047
Freedom to make decisions → Job autonomy		0.205	0.097	2.123	0.017
Job autonomy → P.E		0.341	0.092	2.485	0.007
Job autonomy → E.E		0.440	0.101	4.372	0.000
Job autonomy → C.E		0.524	0.084	6.268	0.000
Variables		R Square (R ²)			R Square (R ²) adjusted
Job autonomy		0.590			0.577
Physical engagement		0.116			0.107
Emotional engagement		0.194			0.185
Cognitive engagement		0.274			0.267

ing the β value. The higher the β value, the greater the substantial effect on the endogenous latent construct.

This hypothesis predicted that job autonomy, comprised the discretion to schedule work, adoption of participation in decision-making, and freedom to make decisions, significantly and positively influences employee work engagement (i.e. physical, emotional and cognitive engagement) in the selected Nigerian banks (see Table 2).

The path coefficient and bootstrapping of all constructs indicated significant relationships in the analysis at 0.05. The model indicated a statistically significant path co-efficient between discretion to schedule work and physical work engagement ($\beta = 0.208$, $Tval = 1.999$, $P = 0.047$); with emotional work engagement ($\beta = 0.246$, $Tval = 2.748$, $P = 0.003$); and with cognitive work engagement ($\beta = 0.277$, $Tval = 3.386$, $P = 0.000$). Participation in decision making was found to be statistically significant with physical work engagement ($\beta = 0.239$, $Tval = 2.363$, $P = 0.000$); with emotional engagement ($\beta = 0.285$, $Tval = 3.577$, $P = 0.000$), and with cognitive work engagement ($\beta = 0.324$, $Tval = 3.450$, $P = 0.000$). Freedom to make decision was found to be significant with physical engagement ($\beta = 0.165$, $Tval = 1.996$, $P = 0.049$), with emotional engage-

ment ($\beta = 0.170$, $Tval = 1.999$, $P = 0.048$), and with cognitive engagement ($\beta = 0.187$, $Tval = 2.078$, $P = 0.047$).

From the results, participation in decision making and discretion to schedule work had the highest beta values among the constructs that best predict employee work engagement at the physical, emotional and cognitive levels at the selected Nigerian banks. In contrast, freedom to make decisions had the least value on employee work engagement. Specifically job autonomy was found to be stronger with cognitive engagement ($\beta = 0.524$, $Tval = 6.268$, $P = 0.000$) and emotional engagement ($\beta = 0.440$, $Tval = 4.372$, $P = 0.000$) than with physical engagement ($\beta = 0.341$, $Tval = 2.485$, $P = 0.000$). Since the significance level was less than .05, all of the path coefficients were of practical value. To determine and assess how job autonomy affects physical, emotional, and cognitive work engagement at the selected Nigerian banks, route analysis and bootstrapping based on the institutional level were created.

The findings indicated a positive relationship between job autonomy and employee work engagement (i.e. physical, emotional and cognitive engagement) in the selected Nigerian banks, as presented in Table 3. The result showed that job

Table 3. Summary of regression job autonomy and employee work engagement

Model summary					
Model	R square	Adjusted R square	Predictive value	t	Sig.
Job Autonomy	0.214	0.207	0.463	4.257	0.011
Work Engagement _Bank 'A'	0.169	0.152	0.411	2.736	0.029
Work Engagement _Bank 'B'	0.143	0.134	0.378	2.837	0.027
Work Engagement _Bank 'C'	0.149	0.143	0.386	2.844	0.030
Work Engagement _Bank 'D'	0.118	0.114	0.344	2.193	0.041
Work Engagement _Bank 'E'	0.187	0.170	0.432	3.037	0.023

autonomy had a positive and significant effect on employee work engagement in the selected Nigerian banks ($\beta = 0.463$, $r^2 = .214$, $p = 0.011$). The correlation coefficient of 21.4% indicated that the combined effect of the predictor variables (job autonomy components) had a reasonable and positive relationship with employee work engagement in the selected Nigerian banks. This implied that job autonomy explained 21.4% of the variations in employee work engagement in the selected Nigerian banks in the model, suggesting a weak explanatory power. Other variables not studied in this model contributed 78.6% of the change in employee work engagement in the selected Nigerian banks.

Overall, the relationship between job autonomy for all the selected banks and employee work engagement at the physical, emotional and cognitive levels was confirmed to be directly significant. By implication, the null hypothesis that indicates that job autonomy does not significantly affect physical, emotional and cognitive engagement of selected banks was, as a result of this, rejected. Above all, the results established that job autonomy is a predictor of physical, emotional and cognitive engagement of selected banks.

In line with the quantitative findings, the qualitative method was conducted using an in-depth interview to validate the quantitative findings. The responses given on the freedom to make decisions on work indicated that there was limited freedom. Two respondents said:

There is not much room to make decisions on your own. Everything is based on policies and procedures (Head Customer Service, Bank E).

My bank empowers employees to be able to make decisions by themselves, bank has allowed excelling

on the job by deciding on how work is done. But it also depends on the unit (Manager, Bank A).

The responses on whether employees could schedule work indicated that this was not a feasible feature of work pattern in the banks because of time constraints. Some of the responses were:

Work can be demanding and stressful, and it needs attending to a lot of people and everything has a time lag (Snr manager, Bank B).

For those in operations, the challenge comes from the fact that the work is time-bound, and they have to cater to a lot of customers (Manager, Bank E).

On the aspect of having the opportunity to participate in decision-making, the responses indicated that this could be done at certain levels, but the major decisions were made by management, as deduced from the following responses:

Core decision making is usually left to the executive, and certain decisions cannot just be made by the employee. An example is fixing or changing the interest rate. More importantly, banking is policy-driven, and when decisions are made within that policy, then it is allowed (Manager, Bank D).

The MD and EDS make the decision. Each department can make decisions at the regional head levels and even then, it is at a very minimal rate, and in terms of money approval, not more than 5 million naira There is hardly decision made at the branch level (Manager, Bank C).

Previous research has shown that job autonomy could be realized at the level of tasks, in which case individuals are allowed to perform some tasks with some level of discretion (Kahn, 1990; Sonnentag, 2017). Job tasks that have a good ele-

ment of job autonomy lead to dedication at work, while jobs without it affect dedication. Hence, this study concludes that job autonomy is significant to work engagement among bankers in Nigeria, and therefore, there should be strategies in developing changes that can bring out positive work outcomes. Therefore, the null hypothesis is rejected.

4. DISCUSSION

The findings of this study indicate that job autonomy has an effect on the physical, emotional and cognitive work engagement of the employees in a bank. However, a further breakdown of analysis indicates that discretion to schedule work and freedom to make work decisions affect physical engagement. This may have implications for the ability of an employee to be proactive, meaning that they will be hindered in creativity, an aspect that helps their ability to solve problems (Dan et al., 2020). Individuals who are unable to exercise discretion at these two levels will probably see their roles as unimportant, affecting their morale and commitment. This confirms the role theory that when employees can wield some influence on their jobs, they assume responsibility, which leads to a more effective performance, developing more interest for the job, and this is what yields a higher level of engagement (Khan, 1990).

Freedom to make decisions is the biggest obstacle affecting emotional work engagement and cognitive work engagement. Emotional engagement arises from the employee's love for the job, which includes the ability to satisfy customer needs. When such employees are hindered by the inability to make decisions that can affect their service to customers, this is likely to affect their level of joy and enjoyment of the job reducing their emotional engagement (Metin,

2019). Also, inability to make decisions will hinder the growth and experience of employees, reduce their acceptance of responsibility, thereby affecting their cognitive engagement (Joo et al., 2017). Employees with cognitive engagement concentrate highly on their job, and they are motivated to greater performance by their ability to meet work targets; having the freedom of decision-making is what enhances this (Oliveira et al., 2017). This explains the relevance of the Job Characteristics Model that jobs with autonomy lead to higher work responsibility and increase individuals' abilities and skills (Khan, 1990; Hussein, 2018).

The argument for banks not allowing for much freedom in making decisions stems from the policy driven environment, which emanates from a high-risk nature of the job. However, the introduction of on-line banking aided by an advanced and innovative technology is a design to cope with the high-risk nature of the banks, as well as reducing the challenging work demands (Ohiani, 2020). A customer is now fully in charge of how he runs and monitor his account with minimal access from a bank employee, thereby reducing the level of risk (fraud) associated with running customer accounts. This therefore should inform a change in policies of banks to one that accommodates a greater level of job autonomy for their employees. More importantly, bank employees now include a much younger generation, this should inform a more flexible work structure in banks, to that of a job design that encourages more independence and creativity such that productivity can be further enhanced. In essence, this study advocates that job autonomy, being a factor that can adequately affect work engagement, be given greater scrutiny by bank management so that work outcomes can be better.

CONCLUSION

This study has attempted to investigate the outcomes of job autonomy and how these can affect work engagement among bank employees in Nigeria. The results have established that while job autonomy is a significant predictor of work engagement among bankers in the banking industry in Nigeria, it has a weak explanatory power. The three variables used in measuring job autonomy,

which are freedom to make decisions, freedom to schedule work, and freedom to participate in decision-making on policies that affect work, all have different levels of impact on work. However, freedom to make decisions has the least significance, while freedom to schedule work and participation in decision-making have more reasonable levels of significance.

The outcome of this study is a pointer to the role that bank management has to play in the development of their employees. Autonomy in any establishment comes with a big responsibility. In an industry with arguably the largest number of younger workers, it is expected that granting autonomy might come with a lot of caution. In addition to this, there are peculiarities of the banking industry, which has a high-risk element and which is thereby guided by policies from the head bank. The Nigerian environment, which at times is affected by trust and ethical issues, is also an additional problem, but banks may consider allowing employees to make decisions in their immediate sphere of responsibilities with an understanding of the general policies that guide their operations. It is recommended that employees be encouraged to participate in decision-making of their banks.

Specifically, they can be involved in mapping out the policies that will guide their work as teams and units while still having the larger picture in mind. This, of course, will require developing a culture of trust while downplaying on bureaucracy that hinders work flow and freedom. Managers and supervisors can also be empowered to mentor a young bank worker who has a desire to create a lasting profession from the job, helping them understand the goals and objectives of the banks, and helping them build the capacity of making decisions that are beneficial to the organization. Thus, having job autonomy as a work design will further help in achieving these goals, because in doing so they also fulfil their own personal goals. In addition, the bank would help develop employees who have confidence and experience and are willing to move the bank to better performance.

AUTHOR CONTRIBUTIONS

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