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**JOB RESOURCES, JOB DEMANDS AND
DEVELOPMENTAL HR IN RELATION WITH WORK
ENGAGEMENT: THE MODERATING ROLE OF SERVICE
CLIMATE**

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**DOCTOR OF PHILOSOPHY
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DEVELOPMENTAL HR IN RELATION WITH WORK
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CLIMATE**

**By
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UUM
Universiti Utara Malaysia

**Thesis Submitted to
School of Business Management, College of Business
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Degree of Doctor of Philosophy**

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ABSTRACT

Enterprises globally are facing the issue of work engagement whereby, dearth of research exists on how it could be addressed particularly in an emerging economy like Pakistan. Upon the explanations of Conservation of Resources (COR) theory; studies have indicated job demands and resources model (JD-R) as the most promising theoretical framework for understanding work engagement. Therein, the study investigated how job resources such as supervisor support, co-worker support and meaningful work, and job demands such as workload and emotional demands can influence work engagement. The study also tested developmental HR resources such as employee training opportunities, career development opportunities and developmental performance appraisal. Additionally, service climate was also empirically tested for potential moderating effect on these relationships. Results of the PLS path modelling of 277 employees from the banking sector of Pakistan, found significant direct relationships of co-worker support, meaningful work and developmental HR resources with work engagement. Meanwhile, job demands including such as workload and emotional demands resulted in negative relationships with work engagement. However, supervisor support was not significantly influences on work engagement. Furthermore, the bootstrapping results found significant moderation of service climate upon employee training opportunities and career development opportunities relationships with work engagement. On the flipside, the study did not find any moderation of service climate on job resources and job demands in their relationships with work engagement. The results show that work engagement can be enhanced through job and developmental HR resources whereas; job demands can potentially deplete it. Alongside, service climate can be of prominence for service sector to strengthen the developmental HR resources and work engagement relationships.

Keywords: job resources, job demands, developmental HR resources, service climate, work engagement.

ABSTRAK

Industri perusahaan secara globalnya sedang berhadapan dengan isu keterlibatan kerja, namun penyelidikan tentang cara menangani isu ini tidak banyak dilakukan terutamanya dalam negara sedang membangun seperti Pakistan. Berdasarkan penjelasan teori Pemuliharaan Sumber (Conservation of Resources), kajian menunjukkan bahawa model permintaan pekerjaan dan sumber (Job Demand-Resources) adalah kerangka teori yang paling sesuai untuk memahami keterlibatan kerja. Oleh itu, kajian ini mengenal pasti bagaimana sumber pekerjaan seperti sokongan penyelia, sokongan rakan sekerja dan nilai kerja, dan permintaan pekerjaan seperti beban kerja dan tuntutan emosi boleh mempengaruhi keterlibatan kerja. Kajian itu juga menguji faktor pembangunan sumber manusia termasuklah peluang latihan pekerja, peluang pembangunan kerjaya dan pembangunan penilaian prestasi. Tambahan daripada itu, iklim perkhidmatan juga diuji secara empirical untuk menentukan potensi kesan penyederhana dalam hubungan ini. Keputusan pemodelan laluan PLS terhadap 277 pekerja daripada sektor perbankan di Pakistan menunjukkan bahawa hubungan langsung yang signifikan dalam hubungan antara sokongan rakan sekerja, nilai kerja dan pembangunan sumber manusia dengan keterlibatan kerja. Manakala, permintaan pekerjaan seperti beban kerja dan tuntutan emosi menghasilkan hubungan negatif dengan keterlibatan kerja. Walau bagaimanapun, sokongan penyelia tidak menunjukkan hubungan yang signifikan dengan keterlibatan kerja. Tambahan daripada itu, keputusan *bootstrapping* mendapati peranan iklim perkhidmatan sebagai penyederhana dalam hubungan antara peluang latihan kerja dan peluang pembangunan dengan keterlibatan kerja. Sebaliknya, kajian ini tidak menemui sebarang peranan iklim perkhidmatan sebagai penyederhana dalam hubungan antara sumber pekerjaan dan permintaan pekerjaan dengan penglibatan kerja. Dapatan kajian menunjukkan bahawa penglibatan kerja dapat dipertingkatkan melalui sumber pekerjaan dan pembangunan sumber manusia sedangkan permintaan pekerjaan berpotensi mengurangkan keterlibatan pekerja. Di samping itu, iklim perkhidmatan boleh diketengahkan dalam sektor perkhidmatan bagi mengukuhkan sumber pembangunan manusia dan hubungannya dengan keterlibatan kerja.

Kata kunci: sumber pekerjaan, permintaan pekerjaan, pembangunan sumber manusia, iklim perkhidmatan, keterlibatan kerja

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LIST OF ABBREVIATIONS

COR	Conservation of Resources
JD-R	Job Demands and Resources
WE	Work Engagement
SS	Supervisor Support
CS	Coworker Support
MW	Meaningful Work
WL	Workload
ED	Emotional Demands
ETO	Employee Training Opportunities
CDO	Career Development Opportunities
DPA	Developmental Performance Appraisal
SC	Service Climate



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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Organizations globally, invest millions towards harnessing employee behaviors so that they are capable of dedicatedly working and willing to go an extra mile (Chughtai, 2013; Schaufeli & Salanova, 2008). Markedly, business prosperity is only possible through effective human capital in place (Fairlie, 2011; Sims, 2002), and has therefore been noted as the key success prospect in the history of management and business (Wren, 1994). Importantly, for service sector, human capital is even more crucial due to which, workforce with right work behaviors is a must to ensure competitive performance (Kinley & Ben-Hur, 2015; Phillips & Gully, 2013).

Similarly, competition in the business world has intensified (Held, McGrew, Goldblatt, & Perraton, 2000; Rupert & Smith, 2016), hence making enterprises realize and appreciate the strategic importance of human resource (Hanushek, 2013). In parallel, organizations have also understood that in the current evolving work circumstances, there is a need for going beyond conventional prospects of focusing on employee commitment and/or satisfaction (Geldenhuys, Laba & Venter, 2014; Kuvaas, 2008) in order to achieve promising results. Hence, organizations currently require employees who are full of energy and passionate about their job roles thus, expressing holistic involvement. In other words, the global economy requires

employees with spark, energy, connectivity, and passion for their work which in simple words; brings up the need for engaged work force.

Importantly, recent trends have started focusing on occupational psychology because of its impact on individual wellbeing and optimal functioning (Csikszentmihalyi & Seligman, 2000). This psychological resourcefulness is popularly known as work engagement (Bakker & Bal, 2010; Shimazu, Schaufeli, Kubota, & Kawakami, 2012; Salanova, Agut, & Peiro, 2005). According to Schaufeli et al. (2002), work engagement is a positive work based state that enables an individual to showcase high energy, immersion and focus towards the job. Studies have outlined work engaged employees being highly energetic, resilient, and efficacious (Bakker & Schaufeli, 2008). They experience pleasure in their work and therefore the job becomes fun for them (Gorgievski, Bakker & Schaufeli, 2010). Organizations have witnessed that people who are engaged perform better than others (Salanova, Agut, & Peiro, 2005). Typically, engaged employees outperform disengaged employees by snatching 10% higher customer ratings; 21 percent higher productivity, and 22% higher profitability (Sorenson, 2013).

Alarmingly, the Gallup Incorporation`s engagement survey report involving 1.4 million employees from 142 countries has outlined that on an average, 87 percent of the employees globally are ‘not’ engaged at work; leaving behind 13 percent engaged only (Gallup, 2016; 2013 Crabtree, 2013). The report also highlights that only 15 percent of the people are work engaged in Pakistan and 85 percent as

disengaged. Moreover, the average results for the South Asian region are 10 percent engaged and 90 percent disengaged. Moreover, the service sector of the South Asian region on an average has only 13 percent of engaged workforce, leaving behind 87 percent as disengaged from work. The report also outlines that the US economy only, losses \$450-\$550 billion each year as a cost of disengaged employees (Gallup, 2013). The report also underlined that this lack of engagement of employees at work is causing severe performance issues for business globally. In accordance to this, 106-country survey report by Deloitte and Touche (2015) on global condition of engagement has revealed 87 percent of organizations facing lack of employees` engagement at work. Likewise, in a recent survey report mentioned in the April 2015 edition of Harvard Business Review showcased employee engagement levels below 10 percent (Zenger & Folkman, 2015). Thus, the global business market is encountering serious work engagement issue requiring urgent attention.

Major reasons behind these low engagement levels could be several. For instance, there is a severe lack of attention by organizations on the issue of work engagement (Attridge, 2009; Queen, 2015), which thus, also leads towards lack of focus on factors that are vital for enhancing this element. Similarly, there is absence of engagement strategy in the core processes designed to enhance employee behaviors and outcomes (Albrecht et al., 2015). Accordingly, this may also be due to lack of scholarly attention and practitioner association with the factors that are generally noted to be significant in boosting general employee behaviors and outcomes

(Kuvaas, 2007; Alfes et al., 2013; Bedarkar & Pandita, 2013; Dusterhoff, Cunningham, & MacGregor, 2014), with work engagement.

Talking about Pakistan whereby, its service sector plays a substantial role towards the overall economic wellbeing. The sector contributes 58.8 percent towards the annual GDP which includes a major share from the banking sector (Economic Survey, 2014-15). The annual growth rate of the sector has been 4.95 percent which, compared to last year (2013-14), has hardly improved (Economic Survey, 2014-15). The banking sector of Pakistan has evidently underlined several employee related problems (Asrar-ul-Haq & Kuchinke, 2016) affecting their work behaviors. Therein, performance of employees in banks has also been heavily criticized as there were 4506 complaints, filed with the *banking mohtasib*; a central body to handle formal complaints related to bank matters (Banking Mohtasib, 2014). In addition to this, a total of 660,000 complaints were logged within the banks in the year 2013-14; outlining substandard performance of employees in delivering quality service and satisfaction as per the report of Central Bank (State Bank) of Pakistan (SBP CSP, 2015). Khan et al. (2011) have also highlighted that financial and banking sector of Pakistan is getting very complex due to an increase in the employee dissatisfaction which ultimately results in poor job performance (Saeed et al., 2013). In parallel, the State Bank of Pakistan (Central Bank) has also indicated towards the issue of employees` work engagement across the banking sector (SBP HR Development, 2009). Within employee behaviors, studies have outlined that such performance and poor behavioral issues are principally due to lack of employees` work engagement

(Bakker & Bal, 2010; Shimazu, Schaufeli, Kubota, & Kawakami, 2012; Salanova, Agut, & Peiro, 2005). Work engagement enables employees to work with great energy and passion thus, enabling them to address all customers with greater satisfaction (Bakker, 2011). Accordingly, work engaged people are higher in satisfaction in their jobs as they manage to psychologically connect to work with full immersion and absorption (Seijts & Crim, 2006; Saks, 2006). Likewise, work engaged employees regardless of work intensity and pressure strive 57 percent harder and perform 20 percent better than others (Council, 2004). Similarly, Bates (2004) asserts that enterprises are running with only 30 percent efficiency and performance as employees are not contributing as much they could, showcasing behaviors which is only because of lack of engagement at work. Thus, one can comprehend with the employees' poor behaviors and outcomes in the Pakistani banking sector principally due to lack of work engagement.

1.2 Statement of the Problem

Based on the concerns highlighted in the preceding section, there is a strong need to understand the issue of work engagement and how an empirical resolution could be forwarded in this regard. Since its first conceptualization by Kahn (1990), numerous studies have endeavored to examine how work engagement could be potentially understood and predicted (Bakker & Demerouti, 2008; Chughtai & Buckley, 2012; Karatepe & Karades, 2015; Schaufeli & Bakker, 2004). Therein, different studies have indicated towards numerous factors whereby, prominent scholars have outlined an important role of job resources and job demands towards explaining work

engagement (Bakker, Schaufeli, Leiter, & Taris, 2008; Bakker, Demerouti, & Euwema, 2005; Bakker & Demerouti, 2008; Llorens, Bakker, Schaufeli, and Salanova, 2006; Schaufeli & Bakker, 2004; Taipale et al., 2010). Job resources are psychological work features that facilitate employees to work with more energy and sense of belonging thus, inducing work engagement (Demerouti et al., 2001). On the contrary, Job demands refer to psychological, institutional and/or job aspects that push individuals for more physical and mental effort and are often referred as work stressors hence, resulting in decreasing work engagement (Bakker, Demerouti, & Euwema, 2005).

Importantly, popular model catering to job resources and job demands is known as, JD-R model (Demerouti et al., 2001) of work engagement. It is one of the prominent frameworks, available to understand work engagement and its prediction (Bakker, 2011; Bakker & Demerouti, 2008). Based on the explanations of Conservation of Resources Theory (Hobfoll, 1989), the JD-R model outlines the crucial role of job resources and job demands towards work engagement. In connection to the model, popular studies have outlined job resources including supervisor support and coworker support as some of the most important predictors of work engagement (Bakker et al., 2008; Bakker & Demerouti, 2008; Schaufeli & Bakker, 2004); and job demands including workload and emotional demands acting as negative stressors (Llorens, Bakker, Schaufeli & Salanova, 2006; Taipale, Timo, Anttila & Natti, 2010) thus, decreasing work engagement. These scholars have made notable strides, acknowledging the significance of JD-R model.

However, the JD-R model has also been argued for several short comings (Arrowsmith & Parker, 2013; Bal, Kooij, & Jong, 2013; Hu et al., 2015; Schaufeli, 2014; Macey et al., 2009; Purcell, 2014), encouraging and recommending further research and empirical attention on numerous important factors including HRM (Albrecht et al., 2015; Alfes et al., 2013; Geldenhuys, Laba & Venter, 2014; Arrowsmith & Parker, 2013; Rothmann & Rothmann & Rothmann, 2010; James, Mckechnie & Swanberg, 2011; Shuck, Rocco & Albornoz, 2010; Kusluvan et al., 2010).

Hence, keeping these arguments beforehand, the current study examined the JD-R model of work engagement. Moreover, based on prominent theoretical gaps, the study also tested the extension of developmental HR resources in the framework. Accordingly, the current study also tested the moderation of service climate to outline any possibility for further strengthening of these relationships.

This critical importance of work engagement has gained much empirical appreciation over the recent years (Bakker, 2011; Kahn, 1990). Studies have showed significant impact of job resources including coworker support and supervisor support on employees' work engagement (Taipale et al., 2010; Schaufeli & Salanova, 2007; Hakanen et al., 2007). In specific, literature on the banking sector has also reported supervisor and coworker support as essential for furthering employee outcomes (Hyz, 2010; Morris, Podolny & Sullivan, 2008). Likewise,

similar results have also been reported in Pakistan (Tahir et al., 2011). Though, some studies have also underlined an insignificant relationship of supervisor support with work engagement (Poortvliet, Anseel, & Theuwis, 2015; Ahmed et al., 2015; Wu et al., 2013; Hengel et al., 2012); coworker support (Kozan et al., 2014; Freeney & Fellenz, 2013; Witte & Notelaers, 2008).

Likewise, scholars have highlighted that job that brings a personal meaning to an employee also plays a critical role in fostering work wellbeing. According to Rosso, Dekas, and Wrzesniewski (2010) meaningful work denotes to the judgments of people about their work being valuable, contributory, and significant. Existing research has agreed towards the significance of meaningful work towards work engagement yet, serious lack of empirical focus (Arnold, Barling, & McKee, 2007; Britt, Adler, & Bartone, 2001; Fairlie, 2011a; 2011b). Meaningful work is persuasive and essential in achieving work engagement (Towers & Perrin, 2003). Based on these evidences, the current study incorporated meaningful work as a crucial job resource in the JD-R model to enhance the model; confirm its work engagement predictability; potential for generalizability, and application.

Similarly, another dimension of JD-R model is job demands which include workload and emotional demands (Demerouti et al., 2001). As per the core explanations of the model, job demands are work stressors whereby, workload (Taipale et al., 2010; Llorens et al., 2006) and emotional demands (Demerouti et al., 2001; Schaufeli & Baker, 2004) diminish employees' work engagement. However, there are studies that

have reported mixed results pertaining to the relationship of workload (Xanthopoulou, Bakker & Fischbach, 2013; Bakker & Sanz-Vergel, 2013; Crawford, Lepine & Rich, 2010), suggesting that workload at times acts as a challenge and hence, stimulates individuals work engagement. Similarly, emotional demands have also been argued to showcase varied influence (Bakker & Sanz-Vergel, 2013; Mauno, Kinnunen & Ruokolainen, 2007; Crawford, Lepine & Rich, 2010). These inconclusive results pertaining to workload and emotional demands highlighted unanswered relationships requiring further empirical resolution which the present study attempted to address also.

Moreover, in connection to Pakistan, there have been no robust empirical studies, considering JD-R model prospects to study work engagement. As a result, the present study also outlined it as an important and potential research gap. Likewise, none of the studies conducted on the topic of engagement in Pakistan (Khan & Altaf, 2015; Danish et al, 2014; Alvi & Abbasi, 2012; Raja, 2012; Rashid, Asad & Ashraf, 2011; Sardar et al., 2011; Danish et al, 2014) have had attempted to deploy the complete JD-R model. The knowledge gap pertaining to work engagement however can be fairly justified as the concept is relatively new compared to other aspects of the employee wellbeing (Bakker & Leiter, 2010). Thus, keeping the significance and gap beforehand, the present study examined the JD-R model including job resources (supervisor support, coworker support, meaningful work) and job demands (workload and emotional demands) towards employee work engagement in the banking sector of Pakistan.

Important to note that, since work engagement is a psychological component (Schaufeli et al., 2001); majority of the empirical focus therefore, has remained confined to similar aspects as well (Karatepe & Karades, 2015; Xanthopoulou et al., 2007; Mosert & Rothman, 2006; Kim, Shin, & Swanger, 2009). As a result, factors that are generally noted to be significant in boosting general employee behaviors and outcomes (Kuvaas, 2007; Alfes et al., 2013; Bedarkar & Pandita, 2013; Chen et al., 2003; Dusterhoff, Cunningham, & MacGregor, 2014), have largely remained 'untested' in connection to work engagement.

Reason behind this potential gap may also be due to the fact that the most established JD-R model of work engagement (Demerouti et al., 2001) and related past have given limited empirical importance to HR components. In line with this, Macey et al. (2009) argued that it is time to rethink about the work engagement with the HR perspectives as engagement is beyond employee retention and satisfaction. Macey et al. have also outlined that the JD-R model lacks several components which could play a promising role in engaging employees at work. According to Bakker (2011) human resource managers can play a momentous role in flourishing work engagement, which posits us to the fact that there is a gap lying to be addressed. Schaufeli (2014) in his critical review has argued that JD-R model comes with strengths and weaknesses and the model can be considered to evaluate only few specific elements to outline their impact on work engagement.

Notably, Hu, Schaufeli, and Taris (2016) have indicated that in the arena of job resources, the JD-R model has been principally focusing on task resources such as job control, meaningful work and social resources like supervisor and coworker support. This in a way confirms our assertion of the fact that there is a missing link concerning to prominent behavioral enhancement factors when it comes to work engagement. For instance, the developmental resources that are work prospects that cater to the developmental needs by the organization. (Kuvaas, 2007; Zaleska & De Menezes, 2007). Therein, developmental based HR factors are some of the most prominent which refers to developmental needs supported by organization`s HR practices (Kuvaas, 2007).

Human resource practices are notably established and empirically tested for their significance in predicting key employee behaviors and outcomes (Arrowsmith & Parker, 2013; Van de Voorde, 2009). In spite of the acclaimed HR significance, little scholarly attention can be traced upon their relationship with work engagement thus, making it very unclear (Suan & Nasurdin, 2014; Arrowsmith & Parker, 2013; Karatepe, 2011). Correspondingly, Conway, Fu, Monks, and Baily (2015) have also forwarded consonant views, indicating paramount significance of HR practices upon work engagement. Importantly, since HR functions notably exist in every other organization therefore, highlighting how employees` work engagement could be enhanced through them would responsively enable businesses to foster engagement at work. Accordingly, major issue with research on work engagement is that it has mainly focused job related and personal predictors and therefore, potential role of

HRM factors in promoting work engagement has been hardly investigated (Suan & Nasurdin, 2014).

Scholarly work by Kuvaas (2007; 2008) and Dysvik and Kuvaas (2008) has distinguished and indicated towards the concept of developmental human resource. According to authors, developmental HR which includes employee training opportunities, career development, opportunities and developmental performance appraisal can make a robust influence upon fostering positive employee behaviors and outcomes. Parallel to this, in the domain of work engagement, a few studies can be also traced, investigating employee training and career development in this regard. However, despite of the significant influence and relationship between employee training opportunities (Salanova, Agut, & Peiro, 2005; Suan & Nasurdin, 2014; Gruman & Saks, 2011), and career developmental opportunities (Barbier, Hansez, Chmiel, and Demerouti, 2012; Bedarkar & Pandita, 2013; Rothmann & Joubert, 2007) with work engagement; extensive research on these relationships is severely lacking.

In addition, developmental performance appraisal can also be inferred as an important aspect for enhancing employee behaviors including work engagement. Kuvaas (2006; 2007; 2008) has done a major work in this regard by empirically investigating the role developmental performance appraisal towards shaping employee behaviors and outcomes.

Based on our potential knowledge and understanding, there is no empirical evidence available pertaining to developmental performance appraisal and work engagement relationship. Mone and London (2011) suggest that effective performance management components including performance appraisal can significantly enhance work engagement. Hence, there is an unanswered relationship requiring urgent empirical attention. Decisively, this highlights a potential gap for further study as to how performance appraisal and satisfaction with it can nurture and enhance work engagement. Effective performance appraisals typically lead to appropriate career progression and rise in salary and therefore positive perceptions and satisfaction with the performance appraisal would enhance employee wellbeing at work.

Study by Kuvaas (2008) suggests that employee perceptions regarding developmental HR practices that include training opportunities, career development and developmental performance appraisal satisfaction can significantly influence employee behaviors and outcomes. On the ground of these evidences, it was inferred that, similar to other employee outcomes and behaviors, developmental performance appraisal and perceptions would also enhance employees' work engagement. This study therefore proposed and tested developmental performance appraisal as the new predictor variable for work engagement under the category of developmental HR resources.

For models outlining inconsistent and/or weak relationships, Baron and Kenny (1986) have recommended the inclusion and test of moderating effect between the

predictor and criterion variable(s). The inclusion of moderating variable is aimed to help strengthen and enrich the relationship between the variables in a theoretical model. Accordingly, literature on work engagement has outlined potential several work factors acting as moderators to further strengthen work engagement like Supervisor support and innovativeness perceptions (Bakker, Hakanen, Demerouti, & Xanthopoulou, 2007) job stressors (Sonnentag et al., 2012); follower characteristics (Avolio & Walumbwa, 2009); cue perceptions (Win-Yeh, 2012). Hence, based on the inconsistent findings pertaining to variables relating to job resources, job demands followed by lack of study pertaining to developmental HR resources; the present study underlined that one possible way through which employees can potentially balance their psychological connection and secure their resource capitalization could be through supportive service climate. Research has shown that organizations that are robust in service climate are profound in helping employees to overcome hurdles like job demands at work and help the maximization of resources from the organization (Drach-Zahavy, 2010). Accordingly, Hobfoll (1989) said, *“resources are typified by not their intrinsic values so much as they are through aiding the acquisition of other kind of resources”* (p.517). Thus, service climate can potentially serve as an excellent resource aid to boost prospects like work engagement (Salanova, Agut, & Peiro, 2005).

Service climate refers to employee perception about the internal service environment and practices (Schneider & Bowen, 1993). Importantly, service climate has been empirically concluded to predict work engagement. Study by Kopperud et al. (2014)

found a positive relationship between service climate and work engagement. In addition to this, Barnes and Collier (2013) also found that service climate plays a significant role in predicting work engagement in the service industry. Study by Ram and Prabhakar (2011) while investigating large service organizations suggested that HR components can play a promising role in developing service climate to enhance engagement.

Critical review by Manning et al. (2012) has underlined that service climate is important in enhancing individual contribution towards organizational objectives. Similarly, Bowen and Schneider (2014) have also indicated towards the moderating potential of service climate for enhanced employee behaviors and outcomes. In parallel, Ehrhart et al. (2011) and Liao and Chuang (2007) have also confirmed the potential moderating influence of service climate. This is also in agreement with the Conservation of Resources Theory (Hobfoll, 1989), suggesting that additional resources and positive job features can help employees to capitalize upon available resources and negate the deleterious effect of work stressors for enhanced behaviors and outcomes. Particularly for service based organizations like banks, healthy service climate is essential to achieve service, sales and performance targets (Danish et al., 2014; Dietz, Pugh, & Wiley, 2004; Karen et al., 2011; Schulte et al., 2009; Schneider et al., 1998; Towler et al., 2011). Hence, the availability of effective service climate was asserted to be providing energy to employees to further their work wellbeing like engagement.

Service climate was yet to be empirically studied as a moderator in in the JD-R model henceforward, the current study aimed to examine how service climate can act as an energy to influencethe relationship of perceived supervisor support, coworker support, meaningful work, workload, emotional demands, employee training opportunities, career opportunities, performance appraisal with work engagement in the banking sector of Pakistan.

Furthermore, lack of empirical attention on the Asian region, especially in Pakistan (Kozan et al., 2014; Menguc et al., 2013; James, Mckechnie & Swanberg, 2011; Kim, Shin & Swanger, 2009) on the topic of work engagement had also outlined major gaps for further examination.

In sum, the present research has addressed theoretical gaps in the knowledge body of engagement through extending the job demands and resources model of work engagement and investigating the inconsistent results pertaining to job resources and job demands. Accordingly, the research also empirically tested the moderating role of service climate on the proposed predictor variables` in their relationship with work engagement. In parallel, the research also attempted to answer gaps in the arena of work engagement pertaining to the influence of developmental HR resources on the work engagement of employees in the Pakistani banking sector. Above all, the study has paid scholarly attention towards significant shortcomings in the JD-R model of work engagement that tended for urgent empirical attention to

enhance generalizability, applicability and connotation of research to address the issue work engagement at the global level.

1.3 Research Objectives

Keeping these arguments in view, the present study was aimed to achieve the following objectives:

- To examine the influence of job resources including supervisor support, coworker support, and meaningful work on work engagement.
- To investigate the influence of job demands including workload and emotional demands on work engagement.
- To examine the influence of developmental HR resources including employee training opportunities, career development opportunities, and developmental performance appraisal on work engagement.
- To assess the moderating impact of service climate on the relationship of job resources including supervisor support, coworker support, and meaningful work with work engagement.
- To assess the moderating impact of service climate on the relationship of job demands including workload and emotional demands with work engagement.
- To examine the moderating influence of service climate on the relationship of developmental HR resources including employee training opportunities, career development opportunities and developmental performance appraisal with work engagement.

1.4 Research Questions

On the grounds of problem stated above, the current study attempted to answer the following questions:

- To what extent job resources including supervisor support, coworker support, and meaningful work influence work engagement?
- To what extent job demands including workload and emotional demands affect work engagement?
- To what extent developmental HR resources including employee training opportunities, career development opportunities and developmental performance appraisal influence work engagement?
- To what extent service climate moderates the relationship of job resources including supervisor support, coworker support, and meaningful with work engagement?
- To what extent service climate moderates the relationship of job demands including workload and emotional demands with work engagement
- To what extent service climate moderates the relationship of developmental HR resources including employee training opportunities, career development opportunities and developmental performance with work engagement.

1.5 Scope of Research

The study focuses on the role of job resources, job demands and developmental HR resources towards work engagement. The rationale behind focusing on Pakistani

banking sector was the issues pertaining to employees' poor work behaviors, outlining need for further investigation regarding work engagement crisis.

For instance, the banks capture 95 percent of the financial sector (Hussain, 2004) out of which, six large banks of Pakistan have the highest number of complaints pertaining to employees' behaviors and poor performance at work (SBP CSR, 2015). Therein, since the general staff members of the bank (non-managerial employees) comprises of majority of the bank workforce and are also the ones who are responsible for major activities (Benge, 2016) whereby, the major issues indicating towards low work engagement were also referred to this employee cadre (SBP CSR, 2015; SBP HR Development, 2009). Therefore, the sampling was done from Karachi region for the present study. These six banks have the biggest market share and have retained the highest number of employees in the sector as well. Accordingly, Saeed et al. (2013) have also outlined that employee performance is an issue in the banking sector of Pakistan and there is very little research available to outline and forward solutions for responsive actions. Similarly, the State Bank of Pakistan (Central Bank) has also indicated towards the issue of employees' work engagement across the banking sector (SBP HR Development, 2009). Hence, investigating the issue of work engagement in the banking sector of Pakistan was critical to help address how employees' behaviors could be nourished to keep them more psychologically capable at work.

With regards to the variables, the present study attempted to extend JD-R model of work engagement for which, it attempted to examine the conventional job resources and job demands prospects; as asserted by Demerouti et al. (2001) and simultaneously address inconsistent results pertaining them. Moreover, keeping in view the lack of focus of the JD-R model towards developmental prospects, the current study tested the extension of developmental HR resources to enhance its application, predictability and result generalizability.

1.6 Significance of the Study

This study makes notable theoretical, practical, and contextual contributions towards developing work engagement literatures. From theoretical perspective, the results forward evidence pertaining to the inclusion of developmental HR resources in the JD-R model. Whilst responding to calls for lack of empirical attention (Conway, Fu, Monks, & Baily, 2015; Albrecht et al., 2015; Purcell, 2014; Geldenhuys, Laba & Venter, 2014), the study has forwarded promising results, outlining work engagement relishing a strong relationship with developmental HR resources including employee training opportunities, career development opportunities, and developmental performance appraisal. Through this, the study has also responded towards the shortcomings of the JD-R model (Hu et al., 2015; Albrecht et al., 2015; Arrowsmith & Parker, 2013; Schaufeli, 2014; Macey et al., 2009; Purcell, 2014), that highlighted the need for particularized attention on HRM factors in this regard.

The present study has theoretically justified and incorporated developmental HR resources including employee training opportunities, career development opportunities and developmental performance appraisal in the JD-R model. Thereby, the study has also found them to be significantly associated with work engagement. The study has responded and confirmed the significance of developmental HR resources for nurturing employee behaviors (Kuvaas, 2008; 2007; 2006).

Apart from supervisor support, the study has confirmed the significance and positive relationship between coworker support and meaningful and negative influence of workload and emotional demands towards work engagement. Another important theoretical contribution of the present study is the moderation of service climate. While majority of the previous studies had focused on the direct relationship of job resources, job demands and other contingent components with work engagement; the current study incorporated service climate as a moderator on the hypothesized relationships. In parallel, the study has confirmed the significant moderation of service climate upon employee training and career development opportunities and work engagement- relationship. Though service climate did not moderate majority (6 out of 8) relationships yet, its significance is still evident for the remaining two relationships. This hence suggests that employees receiving effective service climate will be in a better state to capitalize upon available training opportunities to further boost their work engagement. Lastly, the study has also strengthened the explanations of Conservations of Resources Theory (Hobfoll, 1989); with the idea

that employees value resources at work and their availability helps them in shaping their work behaviors whereas, job demands acts vice versa.

On practical grounds, the current study has forwarded an extensive framework to help address severe global work engagement crisis, including Pakistan (Gallup, 2013; Deloitte, 2015). The study asserts that the extended version of JD-R model including job resources, job demands, and developmental HR resources can result in an energizing motivational process towards understanding and predicting employees' work engagement.

Particularly for the service industry with special focus on service sector (banking), the findings have visibly expanded our knowledge towards how work engagement could be addressed for better individual and organizational outcomes. Importantly, the current study has refined the JD-R model hence, making it more appealing for HR practitioners and policy makers. The study has forwarded implications for policy makers, guiding them as to how through job resources, job demands, and HR components they could establish better job roles and work structures to foster employees' psychological work capabilities.

Parallel to this, the study findings also offer an in-sight for individual's self-awareness regarding work engagement. The results can be adopted as a guideline by employees on individual basis; to learn what actually influences their engagement. Likewise, they can also perhaps manage these predictors to keep their work well-

being intact for promising results. Since highly engaged workers are better in performance, customer service, and productivity (Sorenson, 2013); the current model can actively guide career focused individuals in this regard.

1.7 Organization of the Thesis

The remainder of the thesis is organized in a systematic manner, discussing individual components of the study. The next section, chapter two, thoroughly explains the concept of work engagement; starting from the time it was first coined to the elaboration of major underpinning theories on the topic. Chapter two lays critical discussion on the antecedents of work engagement alongside specific variables chosen for the present study. The chapter also offers critical appraisal of the literature, outlining the link between independent and dependent variables. The chapter concludes with a proposed research framework and gaps in the existing research literature on the topic of work engagement.

Consequently, chapter three presents detail regarding the deployed research technique and methods including research paradigm, hypothesis, research design, and data collection approach. Therein, the chapter also discusses sampling technique and data analysis approaches used in the current study. Chapter four caters to data analysis results whereby, chapter five presents detailed discussion on research findings followed by theoretical and practical implications. Limitations and recommendations for future scholars are also provided in the chapter.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The chapter offers critical appraisal of relevant literatures and theoretical concepts that legion with the construct of the study. The chapter reviews important concepts pertaining to work engagement and the proposed variables of the study. Subsequently, the chapter also draws detailed discussion on the relationships between the eight antecedent variables, one moderator, and one outcome variable towards the development of the hypothesis and research framework of the study.

2.2 Definition and Conceptualization of Work Engagement

Engagement is a psychological component, primarily intrinsic in nature as it related to the inner self of a person (Kahn, 1990). It has been nearly 25 years (Bailey et al., 2015), since Kahn (1990) first conceptualized the concept of engagement and defined it as harnessing and nurturing of organizational employees` selves so that they contribute physically, cognitively and emotionally towards their work roles.

In the subsequent study, Kahn (1992) distinguished engagement from psychological presence by arguing that people who are psychologically active at work, show higher level of focus; connectivity, and integration with assigned job roles. The concept since then has evolved to a certain extent whereby; studies could be tracked outlining different kinds, forms, and conceptualizations of engagement. In notable academic

literatures, work engagement is generally conceptualized with the definition of Schaufeli, Salanova, Gonzalez-Roma, and Bakker (2002). According to them, work engagement is elaborated as a healthy positive work-based state whereby people bring energy, dedication and connection towards their work (Schaufeli et al., 2002).

Another prominent conceptualization of work engagement comes from Maslach and Leiter (2008) according to whom, engagement is an energetic state of involvement with personally fulfilling activities that enhances one's sense of professional efficacy. In parallel, building upon Kahn (1990) definition of engagement, Rich et al. (2010) asserted engagement as individuals investing their hands, head, and hearts in their performance. Likewise, Christian, Garza, and Slaughter (2011) have defined engagement as the holistic involvement and investment of an individual self in terms of cognitive, emotional and physical energies.

Work engagement brings high work pleasure and activation. People, who are work engaged, express high potency in their tasks which enables them to effectively and efficiently tackle all job related issues. Such people show higher work dedication, involvement and attachment, showcasing the feelings of enthusiasm, pride, challenge and significance (Bakker, 2011). Accordingly, work engaged individuals are completely immersed in the work to the extent that they do not even realize how the time fly passed (Schaufeli et al., 2002). Engagement brings full energy and connection which is why, engaged employees work harder with higher amount of discretionary efforts (Bakker, 2011).

Rich et al. (2010) have expounded that engaged employees connect themselves completely with their work roles with full energy and enthusiasm. Study by Gorgievski, Bakker, and Schaufeli (2010) suggests that engaged workers feel pleasant about their work and therefore the work becomes fun for them. Engaged members of an organization show full psychological presence and are open to people and work. This explanation outlines that the engaged employees show dynamic characteristics at work that every organization would desire seeing in their employees. Bakker (2009) has provided evidence concerning to the benefits of work engagement including high extraversion, cheerfulness, sociability, emotional stability, hardworking, optimistic, resilient, and active in coping pressure.

This underlines that engagement goes beyond the efforts an employee puts in the work and thus, outlines the element of energy and passion. Since work engagement boosts individual's self-efficacy, energy, and resilience (Bakker & Schaufeli, 2009), which takes them to perform better than others (Halbesleben & Wheeler, 2008; Salanova, Agut, & Peiro, 2005). Bakker et al., (2008) also outlined that engaged employees often feel excited about the work; experience happiness, and are more psychologically healthy. In sum, employees with high work engagement can significantly perform better than the disengaged.

Prominent authors (Salanova, Agut, & Peiro, 2005; Bakker et al., 2004) have outlined that businesses focused on nurturing employee performance require work engaged employees. Similarly, Halbesleben and Wheeler (2008) have also forwarded

claims in support of work engagement for responsive employee behaviors and outcomes. Apart from the performance perspective, employee work engagement brings numerous positive attributes to the business. Engaged employees are emotionally, physically and cognitively connected with their work which is why they come to work with high enthusiasm (Buckingham & Coffman, 1999). Consequently, Saks (2006) found that work engagement fosters organizational citizenship behavior and reduces intention to quit. Study by Britt, Adler, and Bartone (2001) found work engagement facilitating in tackling work stress whereby, Bellon et al. (2010) found engagement predicting customer loyalty and satisfaction.

This leads towards the understanding that, work engagement is a crucial component concerning to individuals' work well-being. Having highly engaged employees can significantly help individuals to showcase better performance and work behaviors and to achieve wider organizational goals in a much effective manner.

2.3 Theories Explaining Work Engagement

Numerous theories have been used to explain engagement and its relationships with several job, personal, and organizational factors. This includes Conservation of Resources (COR) Theory (Hobfoll, 1989); Social Identity Theory (SIT) (Tajfel, 1971); Social Exchange Theory (SET) (Blau, 1964); Role Theory (Kahn, 1990); Broaden and Build Theory (Fredrickson, 2001) of positive emotions; Job-Demands-Resources Model (JD-R) (Demerouti et al., 200), and Job Characteristics Theory

(JCT) (Hackman & Oldham, 1980). Scholars have employed theories based on the nature of their study variables.

The current study examined JD-R model of work engagement (Demerouti et al., 2001), which asserts a unique interaction and relationship of job demands and job resources in fostering employees' work engagement. To explain this connection and influence, the JD-R model underpins Conservation of resources (COR) theory (Hobfoll, 1989). The COR theory has been the most widely casted theoretical concept to understand and examine work engagement (Bakker et al., 2011; Xanthopoulou et al., 2009).

2.3.1 Conservation of Resources Theory

The COR (Hobfoll, 1989) asserts that accretion and accumulation of resources is critical for nurturing individual behaviors. The crux of the COR theory outlines that people as individuals are driven towards acquiring, securing and fostering resources and these resources help them to avoid negative consequences. In line to this, the COR theory can be explained with an example that when employees have social support from coworkers, it helps them to showcase positive behaviors at work and avoid any negative consequences like emotions and workload. Moreover, such support would enable them to appreciate these resources and capitalize upon them. Another notion of COR theory is that people must invest in the resources also in

order to avoid future complexities. This can be understood with the example of learning new skills to avoid workload and efficiency issues at work.

The COR theory also advocates that value and capitalization of resources may rise particularly when the stressors at work are high (Hobfoll, 2002). For instance, the acquisition, retaining and protection of supervisor support, coworker support will be more positively influencing when job demands like workload and emotional demands will be high. Under the umbrella of this theory, individuals engaged at work would be more capable of negating the effects of stressors (job demands) through mobilizing existing resources and creating new ones. These resources may be based at the job, personal or organizational level; the JD-R model of work engagement (Demerouti et al., 2001) is primarily based on the premise of COR theory which suggests that job resources like (supervisor support, coworker support, meaningful work) enhance employee behaviors at work to predict work engagement. Numerous empirical studies (Caesens, Stinglhamber, & Luypaert, 2014; Llorens, Schaufeli, Bakker, & Salanova, 2007; Schaufeli, Bakker, & Van Reenen, 2009; Xanthopoulou et al., 2009; Hakanen, Schaufeli, & Ahola, & 2008; Hakanen, Bakker, & Schaufeli, 2006; Hakanen, Bakker, & Demerouti, 2005) have used COR as the underpinning theory to examine work engagement.

Additionally, the theory also explains the negative influence of work stressors i.e job demands including workload and emotional demands (Hobfoll, 1989). Subsequently, the current study anticipated and examined developmental HR resources including

employee training opportunities, career development opportunities and developmental performance appraisal (Kuvaas, 2008) to be significantly enhancing employee behaviors at work thus, predicting work engagement. In line with this explanation, which has also been accepted by past studies (Suan & Nasurdin, 2014; Christian et al., 2011; Salanova, Agut & Peiro, 2005), the current study has also empirically outlined developmental HR resources and their association with work engagement under the explanations of COR theory.

Henceforth, whilst following the explanations of COR theory, the JD-R model of work engagement was examined with eight determinants/predictors including supervisor support, coworker support, meaningful work; workload and emotional demands; employee training opportunities, career development opportunities, and developmental performance appraisal, followed by the moderation of service climate in connection to work engagement.

2.4 Drivers of Work Engagement

2.4.1 Job Resources

Research on work engagement has showcased job resources as some of the utmost important factors towards explaining work engagement (Bakker, Schaufeli, Leiter, & Taris, 2008; Bakker & Demerouti, 2008; Schaufeli & Bakker, 2004). In view of these studies, job resources hold massive significance as they help individuals to become psychologically resourceful. Resources have a motivational prospect at work which can enable an individual to pick up momentum to achieve assigned targets

(Demerouti et al., 2001). According to Schaufeli and Bakker (2004) job resources have a motivational potential and hence work as antecedents of crucial employee behaviors and outcomes. As Kahn (1992) has asserted that engagement varies based on the perception of people regarding their availability and access as it help them to connect and energize with the work. Notably, job resources can also potentially help in lessening the deleterious effects of work stressors (job demands), leading towards effective completion and accomplishment of goals and work tasks (Schaufeli & Bakker, 2004).

Therein, studies have outlined acute significance of support features towards nurturing psychological capabilities and facilitating employees to work with more energy and sense of belonging wellbeing thus, inducing work engagement. Empirical research has found that job resources including supervisor support, coworker support, task variety, and performance feedback bring a robust enhancement in employee engagement with their work (Schaufeli & Salanova, 2007).

For instance, study on Dutch workers from varied occupational groups (Schaufeli & Bakker, 2004), reported that important resources like supervisory coaching, performance feedback, and social support can significantly foster work engagement. The study found that support from supervisor and help from coworkers along with feedback on their progress was responsively helping employees to remain engaged at work. The study found that these job resources were important for boosting engagement levels of Dutch workers across the various occupational settings.

Similar findings were reported in the higher education institutions in South Africa (Barkhuisen, Rothmann, & Fons, 2013).

In the likely fashion, Bakker (2007) and Hakanen et al. (2006) in their empirical studies on teachers also forwarded significant results with regards to the role of social support, supervisor support, job control on work engagement. Importantly, similar inferences have also been tested in countries like Turkey (Koyuncu, Burke, & Fikersenbau, 2006). In this study engagement of women working on managerial position in a widely operating commercial Turkish bank were unearthed. The study found that rewards, job control and work life experiences significantly predicted work engagement. In parallel, study by Rasheed, Khan, and Ramzan (2013) on the banking sector of Pakistan found supervisor support, procedural justice, distributive justice and perceived organizational support to be the significant determinants of work engagement. This sums up to establish that job resources are essential to facilitate employees' psychological work well-being and enable them to generate better results with higher energy, dedication and immersion in the job.

Notably, not just the cross sectional but longitudinal studies have also confirmed the critical worth of job resources towards work engagement. Studies like Hakanen, Schaufeli, and Ahola (2008) and Schaufeli and Colleagues (2009) have outlined that job resources like social support boosts positive psychological work state, marking significant cross-lagged impact on future work engagement. Henceforth, job resources can be of great importance for businesses to shape employee behaviors and

secure better performance prospects. Importantly, social support features including supervisor support and co-worker support has dominated all other factors in predicting work engagement. This confirms the empirical evidences claiming that when individuals receive adequate support and facilitation from immediate supervisor and co-workers, it improves their work wellbeing and work affiliation.

2.4.2 Individual Personal Factors

Recent studies on the topic of work engagement have outlined individual psychological factors, generally classified as personal resources; holding a significant impact on employees' work engagement. According to Hobfoll, Johnson, Ennis, and Jackson (2003), personal resources are healthy, optimistic self-evaluations that refer to one's mental ability to responsively handle and manage the environmental influences particularly, in critically challenging situations. Study by Xanthopoulou, Bakker, Demerouti, and Schaufeli (2007) found that personal resources including self-efficacy, optimism and organization based self-esteem have a positive relationship. Similar findings were also recorded by Xanthopoulou, Bakker, Demerouti, and Schaufeli (2009), demonstrating positive empirical association of personal resources with work engagement. Particularly, the study also outlined reciprocal relationship between personal resource and work engagement.

More recently, Karatepe and Karades (2015) on psychological capital and work engagement found that the psychological resources including hope, efficacy,

optimism and resilience predicted work engagement in the frontline employees of five start hotels in Romania. The study highlights an important dimension of positive psychology underlining that when employees experience higher efficacy, hope and resilience, they set higher targets and work with more enthusiasm and engagement.

In view of this, scholars have also attempted to explore the potential of personality characteristics to be associated with employees' engagement with the work. Kim, Shin, and Swanger (2009) and Mosert and Rothman (2006) in line with this, empirically found that openness, conscientiousness, and extraversion personality types can make a notable impact on employees' work engagement. Although limited, yet still, these findings have strengthened the psychological nature of work engagement and outlined personality influences and their significance in relation to engagement prospects. This also clues towards the fact that ambitious employees, with a firm desire to excel in their job, can potentially demonstrate higher levels of work engagement.

2.4.3 Organizational Components

Studies in the organizational context have also taken work engagement into consideration. Saks (2006) pioneered this through distinguishing between the job/work engagement and organization engagement. The research found that organization support, rewards and recognition, job characteristics and justice played a key role in predicting engagement.

On a similar note, role of leadership has also been marked with higher significance. For example, study by Chughtai and Buckley (2012) on research scientists reported trust in top management and team members can predict work engagement. More recently, study on organizational trust also found empirical significance with work engagement (Ugwu, Onyishi & Rodriguez-Sanchez, 2014).

Parallel to this, literature has also indicated towards leader behaviors being significantly related with work engagement (Vogelgesang, Leroy, & Avolio, 2013; Xu & Cooper-Thomas, 2011). These studies have outlined that a leader's transparency in communication, team support, integrity, effective performance nourishes sub-ordinates' work well-being, leading them to work with greater dedication, energy, and focus (work engagement).

In the similar vein, study by Breevaart et al. (2014) outlined the impact of daily leadership styles also. The results found that transformational leadership style had a significantly positive impact on naval cadets' work engagement. Transactional leadership style proved to be less effective compared to transformational yet still; it influenced positively. Consequently, ethics in leadership has also been outlined as crucial for fostering positive work states. Likewise, study by Cheng et al. (2014) outlined its significant relationship with furthering work engagement. Accordingly, Anitha (2014) forwarded positive influence of leader's relations with the team members with their work engagement.

To this point, the literature review suggests that at the organizational level, leadership styles and their behavior traits are important in connection to work engagement. Additionally, since leaders have the authority over all job aspects (Moliner et al., 2008), including the job resources; therefore, how they act and behave results in a major impact on employee work behaviors and outcomes. This also underscores the expression that a leader can act as the foundation towards harnessing and maintaining an environment of work engagement in a business setting. The review suggests that leadership role can be viewed from multiple dimensions in connection to its impact on work engagement. A leader can critically facilitate the engagement process at work through promoting an engaged work environment, communication, leadership style, justice and interpersonal relationships.

2.5 JD-R Model of Work Engagement

The current study aimed to investigate JD-R model of work engagement (Demerouti et al., 2001) which is primarily based on the understanding of conservation of resources theory (Hobfoll, 1989). The JD-R model is based on the explanation that every occupation and work setting encompasses of some factors that can be categorized into two (i-e job resources and job demands). The JD-R model suggests that job resources like supervisor support and coworker support can enhance individuals' work engagement. The model suggests that social support resources help in boosting psychological work wellbeing (engagement). In addition, it also asserts that job resources are also crucial for negating the bad influences of job

demands hence; there is a multi-facet role of job resources in relationship with work engagement.

In parallel, the JD-R model campaigns that job demands such as work load and emotional demands result in burnout, stress and fatigue thus, damaging employees` work engagement. However, job resources may play a further role to negate the deleterious effects of job demands and help keep work engagement intact. The model also argues that the high level of work engagement boosts performance and enables employees to further boost their own resources in future as well (Demerouti et al., 2001). The model suggests that every occupation and work role(s) comes with certain elements that either facilitate employees to bring more psychological resourcefulness at work or takes them to deplete their mental, physical and psychological energies. Thus, the JD-R model refers to an interesting interplay of job resources and job demands towards explaining individual engagement at work. There model forwards consonance to the empirical evidences outlining positive role of job resrouces towards shaping employee behavios and outcomes (Muano, Kinnunen, & Ruokolainen, 2007; Hakanen et al., 2006) and job demands in their acting negatively in this regard (Schaufeli & Bakker, 2004; Hakanen, Bakker, & Schaufeli, 2006; Van Yperen & Janssen, 2002).

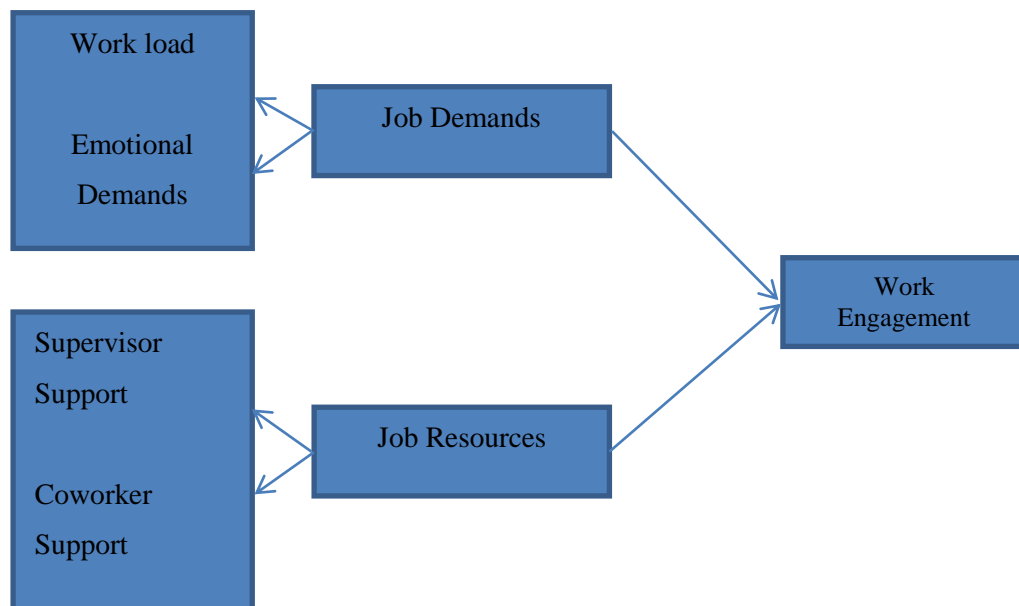


Figure 2.1
JD-R Model of Work Engagement

2.6 Attempts towards Extending JD-R model of Work Engagement

The current study attempted to enrich knowledge and understanding of work engagement through extending the JD-R model of work engagement (Demerouti et al., 2001). For this, it was essential to review any attempts previously made towards extending the model to build comprehension on the views and assertions of key scholars in the area.

Since its inception in 2001, organizational scientists and academicians started realizing the importance of personal psychological resources and the need to understand the role of work engagement for better employee and organizational outcomes. Work engagement as a concept, has gained significant momentum due to

its substantial importance in fostering job performance prospects (Schufeli & Salanova, 2007).

Nevertheless, despite of this, there have been very limited attempts made in connection to the extension of JD-R model, especially when it comes to the ones endorsed by major authors in the work engagement domain. As understood that work engagement is a psychological state (Schaufeli et al., 2002), Xanthopoulou, Bakker, Dollard, Demerouti, Schaufeli, Taris and Schreurs (2007) proposed that apart from job demands and job resources, work engagement can also be predicted through personal resources. Personal resources are traits of individual self that are linked to resilience and highlight the potential of individuals towards their ability of handling and managing the impact of environmental components (Hobfoll, Johnson, Ennis, & Jackson, 2003). The authors proposed and examined personal psychological resources to be of great significance towards diminishing burnout and enhancing employees' work engagement.

However, in a subsequent study by Xanthopoulou, Bakker, Demerouti, and Schaufeli (2007) the authors proposed an extension to the JD-R model by stating that components including individual self-efficacy, optimism, and esteem act more likely as a mediator between job resources and work engagement. The authors found more promising mediating effect of personal resources between the job resources and work engagement relationship which conclusively, ended terming personal resources as more potential mediator and not the predictor. This mediation was further

confirmed in the follow up study by Xanthopoulou, Bakker, Demerouti, and Schaufeli (2009).

Albrecht (2010) has outlined that personal resources can significantly enhance mental resilience and competence to tackle environmental challenges and handle pressure at work successfully. The stud also outlined that people with personal resources are more engaged at work and perform better than others. Sadly, this extension has still not be of much of a value due to the fact that personal resources have been questioned as to whether they are antecedents of work engagement or possibly mediators.

In parallel, another attempt towards the extension of JD-R model of work engagement concerned with the element of 'job crafting'. Bakker (2011) suggested that facilitating employees` proactive behavior at work could be another potential arena for consideration in the JD-R model of work engagement. Job crafting is a practice process whereby employees independently shape their work roles (Wrzesniewski & Dutton, 2001). According to Bakker (2011) job crafting is a more special type of proactive work behavior that can significantly enhance work engagement. Bakker, Tims, and Derks (2012) investigated job crafting and forwarded empirical evidence concerning to its relationship with work engagement. The study examined the relationship and found that people, who have the ability and opportunity to craft their job according to their preferences and requirements; exert more energy and engagement at work. Petrou et al. (2012) also investigated and

found positive association of job crafting and work engagement. In a subsequent study, Tims, Bakker, and Derks (2013) investigated and outlined an indirect role of job crafting in the mediated relationship towards work engagement. The element of job crafting has not yet received much importance and empirical importance because of its dubious role.

Tims and Bakker (2010) indicated that there are limitations as to what extent an individual with authority to redesign some of their job aspects, would feel better and more motivated towards performing their roles and responsibilities and express work engagement. Accordingly, the authors outlined as to how and to what length the job crafting would yield positive results consistently in the long run is still very unclear. In conclusion, there is a severe lack of empirical confirmation on these attempts towards potential extension of the JD-R model and to what extent that they could be categorized as the direct predictors of work engagement.

In a nutshell, these attempts towards extending the JD-R model have raised many concerns. The first is that, these attempts hint towards the fact that the JD-R model was primarily forwarded by Demerouti et al. (2001) is not responsively robust. Due to which, notable scholars have had attempted to improve it further. These attempts towards extensions also underline the notion that there are major gaps concerning to the JD-R model in order to make it more robust and generalizable in predicting work engagement. The work towards extending the model also highlights that there are several features that could be further explored and effectively incorporated to

enhance the contributory value to the JD-R model of work engagement. Schaufeli (2014) also outlines the weakness and strengths of the JD-R model and its limitations in terms of variables that it considers. Correspondingly, Arrowsmith and Parker (2013) and Shuck, Rocco and Albornoz (2010) have also argued on the idea of HR factors and their potential in predicting engagement along with the severe paucity of research on the topic.

In literature, prominent authors have also argued on the need for incorporating HR factors that could be significantly influential in predicting work engagement (Macey, Schneider, Barbera, & Young, 2009). Suan and Nasurdin (2014) and Salanova et al. (2005) have empirically outlined that, an important form of resources in every organization are its HRM practices that can proactively shape employee work behaviors. Furthermore, numerous empirical studies and survey reports on engagement have also underlined the importance of developmental HR practices for work engagement enhancement on individual grounds (Rothmann & Rothmann, 2010; Suan & Nasurdin, 2014; Hewitt, 2015; Barbier et al, 2012; McKechnie & Swanberg, 2011; Denisi & Smith, 2013).

In particular, work by Kuvaas (2007, 2008) has outlined significance of HR practices that prominently act as developmental resources for employees to boost work aspects. The author has termed them as 'Developmental HR practices' which includes employee training opportunities, career development opportunities and developmental performance appraisal, as the significant factors for boosting

employee behaviors and outcomes. Kuvaas has outlined that developmental HR resources can significantly stimulate people and push them to work and give their best. Accordingly, Kuvaas has also indicated towards paucity of research on developmental resources for enriching employee attitudes. Importantly, in connection to work engagement, there is no sound empirical study available, investigating these developmental HR resources, thus highlighting serious theoretical gaps in the engagement literature requiring urgent empirical attention.

Based on these suggested shortcomings and potential areas for further enhancement of the JD-R, the current study proposed and examined extension of the model through introducing developmental HR resources, comprising of employee training opportunities, career development opportunities, and developmental performance appraisal.

2.7 Variables of the Present Study

Hackman and Lawler (1971) have explained that the objective state of job characteristics and resources not only influence employee attitudes and behaviors but also impact as to how they are viewed, perceived, and experienced by them at work. Beyond the availability of job characteristics, employees develop perceptions about them based on their experience and influence towards their job roles. Henceforth, it is risky and perilous to ignore individual perceptions of the job features. Accordingly, HR department provides numerous resources and developmental features for employees yet still, how employees perceive them may be notably

different from what the company advocates (Dysvik & Kuvaas, 2008; Khilji & Wang, 2006). Additionally, Alfes, Shantz and Truss (2013) have outlined that employee perceptions of the HR should be considered to understand their relationship and impact of employee behaviors and outcomes.

Saks (2006) in his empirical study has indicated towards the need to paying attention to employee perceptions about the support and resources they receive in order to understand engagement. Since, employee perceptions receive a greater deal of influence from individual psychological aspects (Notably, Guzzo & Noonan, 1994), and Kahn (1990) has outlined that engagement is an individual perception based component; the current study therefore, examined job resources, job demands, and developmental HR to determine their work engagement rather than investigating the objective job characteristics.

2.7.1 Job Resources

Job resources are psychological features that help in lessening the deleterious effects of work and thus support in effective completion and accomplishment of work tasks and goals (Damerouti et al., 2001). Job resources as some of the most important factors towards explaining work engagement (Bakker, Schaufeli, Leiter, & Taris, 2008; Bakker & Demerouti, 2008; Schaufeli & Bakker, 2004). In view of these studies, job resources hold massive significance as they help individuals to become psychologically resourceful. Resources have a motivational prospect at work which can enable an individual to pick up momentum to achieve assigned targets

(Demerouti et al., 2001). According to Schaufeli and Bakker (2004) job resources have a motivational potential and hence work as antecedents of crucial employee behaviors and outcomes. As Kahn (1992) has asserted that engagement varies based on the perception of people regarding their availability and access as it help them to connect and energize with the work. Notably, job resources can also potentially help in lessening the deleterious effects of work stressors (job demands), leading towards effective completion and accomplishment of goals and work tasks (Schaufeli & Bakker, 2004).

Job resources play an instrumental role in the attainment of work goals and absence of these can potentially obstruct in performing responsively and attaining work goals. The JD-R model of work engagement outlines job resources as vital predictors of work engagement (Bakker & Damerouti, 2007). Multifold of studies exist that have investigated the robustness of JD-R model and, on the antecedents it offers for predicting work engagement. Importantly, since the current research study aimed to *extend the JD-R model of work engagement*, this chapter therefore critically reviewed the studies accordingly. Empirical findings have concluded that job resources such as supervisor support and coworker support can significantly predict work engagement (Schaufeli & Bakker, 2004; Bakker, Schaufeli, Leiter & Taris, 2008; Bakker & Demerouti, 2008).

2.7.1.1 Supervisor Support

Supervisor support ‘refers to the general opinion and belief that one’s supervisor cares about their well-being and appreciates their contribution’ (Rhoades & Eisenberger, 2002). Studies (Barkhuizen, Rothmann, & Fons, 2013; Swanberg et al., 2011; Xanthopoulou et al., 2007; Muano, Kinnunen, & Ruokolainen, 2007; Saks, 2006; Hakanen et al., 2006), have reported supervisor support as an important predictor of work engagement.

In addition to this, studies concerning work engagement on the international banking sector (Morris, Podolny, & Sullivan, 2008) and of Pakistan (Rasheed, Khan, & Ramzan, 2013; Tahir et al., 2011) have also outlined job resources including supervisor support and coworker support as the prominently important predictors of work engagement.

Study by Saks (2006) is considered as one of the most noted studies in the engagement domain, reporting supervisor support as a key towards enhancing work engagement. Prominently, study on 245 firefighters by Rich, Lepine, and Crawford (2010) found that a perception about supervisory support significantly enhances work engagement. This indicates that employees’ perceiving positive about their immediate supervisor’s support, and recognition feel more energetic, equipped and engaged at work. Perceptions of employees about the organization are of considerable importance as they depict the true comparison of what is provided by the company and what is received by the employees at the end (Shadur, Kienzle, &

Rodwell, 1999). Growing research stream highlights that the fairness perceptions of an employee regarding organizations and what they offer exerts a strong influence on employees' behavior and reaction at work (Kuvaas, 2008).

Accordingly, prominent studies, conducted in different occupational settings and work sectors have also confirmed the importance of supervisor support in boosting employees' work wellbeing hence, predicting work engagement (Bakker, Emmerik, and Euwena, 2006; Caesens, Stinglhamber, & Luypaert, 2014; James, McKechnie, & Swanberg, 2011; Swanberg et al., 2011). These studies have agreed that regardless of the job nature and sector, supervisor support is of critical significance for everyone. Supervisors support brings balance in work and family life which helps them to work with more engagement (Swanberg et al., 2011). In view of that, the way supervisors coach, recognize and acknowledge helps employees to boost wellbeing at work (Caesens et al., 2014). Similar agreement and explanations have been forwarded by Xanthopoulou et al., (2009) on the topic of supervisor support and work engagement relationship.

Important to note that, some studies on supervisor support have also outlined inconsistent results concerning to work engagement. For instance, work of Menguc et al. (2013) on 482 retail sector employees using the JD-R model of engagement found significant as well as insignificant results for supervisor support upon work engagement. The study found that supervisor's instrumental support and guidance

was positively related with engagement however; supervisor feedback was found negatively influencing work engagement.

In parallel, Poortvliet, Anseel, and Theuwis (2015) on the employees of education and insurance sector investigated the extent support at work from supervisor can influence work engagement. The study found that since every employee comes to work with different goals and therefore the instrumental support from supervisor concluded in a significant negative relationship with work engagement. According to the authors, this is primarily because people at work bring in varied objectives which they tend to keep beforehand whilst working and any officially guided support from supervisor therefore may deplete their psychological capabilities. Accordingly, study by Hengel et al. (2012) on construction workers of six different companies from Denmark found no significant effects for work engagement from supervisors. The research concluded that support features do not make any influence on the psychological aspects and work wellbeing of blue collar employees.

Accordingly, study by Wu et al. (2013) on 312 employees on tour guides in Taiwan explored as to how trait competitiveness and support from supervisor can influence work engagement. Wu and colleagues empirically concluded that supervisor support placed no significant effect on work engagement of tour guides that work independently at their own pace. Consequently, study on the hotel employees in Turkey on work engagement and the impact of job resources and psychological capital. The results outlined no significant effects of supervisor support on 130

frontline employees of 4 star and 5-star hotels in Turkey (Karatepe & Olugbade, 2009). Since the study found supervisor support positively impacting on employees' self-efficacy but not on work engagement, the authors have recommended further study and the need for employers to understand how they can responsively utilize an important job resource like supervisor support to make people more engaged at work. This leads to a new knowledge arena, highlighting overturned influence of supervisor support for employees having freedom in their work and option to work at their own pace.

The proceeding sessions hence outlines mix results particularly in the service sector concerning to supervisor support and work engagement relationship. This provided motivation and need for further empirical research to address this issue of complexity of supervisor - subordinate relationship, and work wellbeing (engagement).

2.7.1.2 Coworker Support

Likewise, coworker support denotes to the amount of support an employee perceives at work from colleagues (Van Dierendonck et al., 1998). Coworker support plays a vital role in facilitating employees to perform well at work through boosting their psychological wellbeing. Work environment where employees receive adequate support from their coworkers can enable employees to showcase energy and dedication towards their work and thus perform with full immersion (Karatepe, Keshavarz, & Nejati, 2010).

Studies have outlined that coworker support develops a sense of belonging amongst the peers at work and active support in job related problems and friendly relationship significantly boosts work wellbeing (Anitha, 2014). Coworker support and facilitation during problems at work; appreciation on job related accomplishments and maintenance of good working relationship can help boost energy, commitment and immersion in work hence, fostering work engagement (Anitha, 2014; Hakanen et al., 2007; Caesens, Stinglhamber & Lyupaert, 2014; Bakker et al., 2007; Schaufeli & Bakker, 2004). These studies have confirmed the promising nature and influence of coworker support towards predicting work engagement.

These studies have underlined that coworkers can actively keep each other engaged at work through supporting; acknowledging and facilitating thus, this notion outlines the critical nature and importance of coworkers. This leads towards comprehending that since coworker support is an immediate, first hand social support prospect, its importance and significance is evidently understandable.

Correspondingly and similar to supervisor support, studies conducted on work engagement in the banking sector have also confirmed the prominence of coworker support (Morris, Podolny, & Sullivan, 2008; Rasheed, Khan & Ramzan, 2013; Tahir et al., 2011). In parallel, the JD-R model of Work engagement (Demerouti et al., 2001) outlines coworker support as an important job resource to boost work engagement. Interestingly, despite of all this, there have been researches, specifically criticizing the role of coworker support empirically in the engagement literatures.

Studies like Poortvliet, Anseel, and Theuwis (2015) on the employees of education and insurance sector and Hengel et al., (2012) on construction workers of six different companies also reported insignificant relationship between coworker support and employees' work engagement. According to the authors, this is primarily because people at work bring in varied objectives which they tend to keep beforehand whilst working and any officially guided support from coworker therefore may hinder their engagement at work. These studies concluded that support features do not necessarily make any influence on the psychological aspects and work wellbeing of blue collar employees.

Furthermore, Freeney and Fellenz (2013) on job resources, job design and work engagement in 182 midwives from maternity hospitals. The study found that the social support from coworkers did not predict work engagement. The authors argue that there could be many reasons behind this insignificant relationship such as the independent working nature of midwives which requires and hence appreciates less social support resources. The authors highly recommend further empirical study on this relationship for comprehension.

In connection to weekly work engagement, study on teachers' engagement was studied by Bakker and Bal (2010) where coworker support at work was negatively related to weekly work engagement. Accordingly, study undertaking 134 respondents outlined peer support as an insignificant predictor of work engagement. The study however, resulted significant for teachers in the shape of supervisors but

insignificant for peers (Kozan et al., 2014). Witte and Notelaers (2008) conducted an empirical research to investigate the longitudinal impact of job resources on work engagement. In their 16-month long study, coworker support showed positive relationship with present work engagement but negative relationship with future work engagement. Similar insignificant findings were also reported by Wright (2009).

These studies have indicated towards several possible aspects such as receiving unnecessary coworker support which at times damages an individual's work ownership and self-confidence (Wright, 2009) hence negatively affecting work engagement. In a way, it can be seen that this raises questions pertaining to their own skill set whereby individuals start arguing as to when they will get an opportunity to utilize and capitalize upon their personal capabilities and skillset.

This also accentuates that it is not necessary that every kind and level of support from the supervisor may be viewed as healthy for an employee. As a result, it is important for an individual with the responsibility to supervise, to carefully analyze and act accordingly in order to maintain employee engagement at work. The studies point towards the cognitive aspect of human beings that suggests that every individual comes with varied behavioral traits and therefore required to be treated accordingly (Nicholson, 1998). A proactive supervisor therefore would be the one focused on exploring and understanding elements that can be effective to engage its

subordinates at work and vice versa rather than, following traditional customary supervisory practices.

Some studies can be critically discussed to understand the likely possibility of these negative influences of supervisor and coworker support on work engagement. Taking an example, prominent study by Beehr, Bowling, and Bennett (2010) on 403 university employees found that social interactions at work worsens employees' psychological wellbeing. The study found that social support including emotional and social support can damage individual confidence and the comfort zone that they intend to work in thus, resulting in stress and strain. The study also outlined the potential negative impact of support resources at work in damaging an individual's self-identity and value. In the similar vein, study by Deelstra et al. (2003) on administrative workers found that imposed support at work elucidated negative reactions.

Subsequently, Peeters, Buunk, and Schaufeli (1995) in their prominent empirical study outlined strong negative impact of social interactions at work. The study found that all social support components at work developed feelings of inferiority. These empirical findings have outlined that support resources at work from supervisor or coworkers at times damages individual self-esteem and therefore instrumental support in such cases is not welcomed. The findings suggest that support resources may lead employees towards feeling inferior and incompetent. The research study in

turn suggests that receiving no support against receiving imposed support is better for employees in such conditions.

Notably, the inconsistent relationship of supervisor and coworker support with work engagement also remind us of the fact that every individual view job resources differently and therefore; variance in psychological and behavioral preferences takes them to appreciate and acknowledge these resources differently. One cannot doubt about the fact that every occupational setting holds different features, culture, offerings, and working environment and therefore, the usefulness and imparity of resources may vary accordingly. For example, very recently, Van Woerkman, Bakker and Nishii (2015) empirically indicated towards service sector by examining nurses whereby they have suggested that handling a tough situation like an angry patient may acknowledge the supervisor support differently from the normal situations. On a general note, workplace support including support from the supervisor and co-workers is critical for any working environment. Supervisor support is necessary for facilitating the employees to achieve the desired employee outcomes (Yuan & Woodman, 2010).

Importantly, majority of these inconsistent results have been reported in the service sectors (Bakker & Bal, 2010; Freeney & Fellenz, 2013; Hengel et al., 2012; Witte & Notelaers, 2008; Wright, 2009; Poortvliet, Anseel & Theuwis, 2015; Wu, Chen, Huan & Cheng, 2013; Hengel et al., 2012; Karatepe & Olugbade, 2009), hence marking the need for further study of these variables.

2.7.1.3 Meaningful Work

Literature on positive employee and general work wellbeing underlines a significant contribution of meaningful work. According to Hackman and Oldham (1976), meaningful work denotes to employee perception about the job being generally significant, valuable, and worthwhile. Meaningful work is basically judgment of an individual about their work being purposeful and important (Rosso, Dekas & Wrzesniewski, 2010). An employee is likely to experience work as meaningful when he/she clearly understands the work; their personal abilities, and how efforts made by them can make a valuable contribution towards the organization and social life. Popular literature on the consequences of meaningful work relates it with job satisfaction (Arnold et al., 2007; Littman-Ovadia & Steger, 2010), work motivation (Chalofsky & Krishna, 2009) and organizational commitment (Steger, Dik & Duffy, 2012).

Meaningful work is the significance of work personally perceived by the individual with considerable role in enhancing work engagement (Shuck & Rose, 2013). Scholars have also lined meaningful work with spirituality at work as it brings inner joy and content (Petchsawanga & Duchon, 2009). Meaningful work also couples social wellbeing whereby, people experience more meaning in the work. On the contrary, meaningless work associates with boredom, detachment, and unconcerning attitude towards the work (May et al, 2004). According to Towers and Perrin (2003), building engagement requires a strong foundation of meaningful work. Handful of studies can be found, on the relationship of meaningful work and work engagement.

For example, study by Steger et al., (2012) on 370 employees from a university in USA found meaningful work to be significantly related with work engagement. Similarly, Olivier and Rothmann (2007) also reported positive link between meaningful work and work engagement. The study has outlined that the aspect of work being meaningful provides a sense of purpose for doing the job. Hence, the work gets more acceptable, joyful, and worthy.

Fairlie (2011a) has done a major work on it whereby, his study found significant relationship between meaningful work and work engagement. Importantly, the study also found significant impact of meaningful work on other employee outcomes. Accordingly, Similar findings are outlined by Stringer and Broverie (2007) and Rothmann and Buys (2011).

In his subsequent study Fairlie (2011b) has referred meaningful work as a sleeping giant, with substantial value yet given very little empirical attention. Since, according to the paper, meaningful work enhanced work engagement more than any other job component, the paper has forwarded strong recommendations for further empirical research. Scholars and practitioners need to learn about the significance of meaningful work to foster work engagement. The author has put a great emphasis on realizing the importance of providing meaningful work to employees to enhance productivity, performance and work engagement. According to Chalfsky (2010) meaningful work is the most important and highly pivotal job resource in

determining work engagement. Additionally, Carter and Lunsford (2010) have also emphasized upon meaningful work to be important for employee outcomes.

These evidences have brought us to the understanding that meaningful work is an important job resource with high significance towards enhancing work engagement. In a way, it seems that meaningful work outlines goals and purpose to an individual for doing any role or task thus, enabling them to connect well with their work. Based on this, it can be asserted that when employees view their work to be not just a matter of responsibility but, also contributory in nature, they automatically get engaged in work.

Decisively, on the grounds of dearth of research and knowledge gaps in the literature pertaining to meaningful work and work engagement relationship; recommendations by researchers for further empirical evidence (Fairlie, 2011a; 2011b; Chalfsky, 2010; Olivier & Rothmann, 2007); proposition of meaningful work for HR practitioners concerning to work engagement (Shuck & Rose, 2013); identification of meaningful work as the core requirement for every work aspect (Kahn, 1990; Gladwell, 2008); potential and contributory nature of meaningful work towards serving individual as well as organizational goals (Carter & Lunsford, 2010; Rothmann & Buys, 2011); and above all, no underlining of meaningful work in the core JD-R model (Demerouti et al., 2001) hence, theoretically motivated the present study to examine meaningful work as a notable job resource towards predict work engagement in the present study.

2.7.2 Job Demands

Job demands refer to psychological, institutional and/or job aspects that push individuals for more physical and mental effort and are often linked with physical and psychological outlays (Demerouti et al., 2001). In general, job demands such as work load and emotional demands exhaust employees` physical and mental capabilities and results in diminution of energy at work (Bakker, Demerouti, & Euwema, 2005).

According to Schaufeli and Bakker (2004), job demands drain employees` energy and mental resources, leading to disengagement. Job demands causing people to have sleeping problems and impaired health (Halbesleben & Buckley, 2004). Excessive job demands can result in severe negative consequence for employees at work thus, concluding in disengagement from work (Demerouti et al., 2001). The presence of chronic job demands like workload and emotional demands deplete energy and often lead employees to the state of exhaustion (Bakker & Demerouti, 2006). Notably, the value of resources can only be better understood in the presence of job demands as Hobfoll (2002) suggests that utilization of resources becomes higher especially when the job demands are high. The JD-R model of work engagement (Demerouti et al., 2001) has proposed high job demands in the absence or lack of job resources can exhaust the motivational process and result in decreasing engagement. On general grounds, job demands including workload and emotional demands have generally resulted in negative consequences such as ill health (Hakanen, Bakker, & Schaufeli, 2006), absenteeism (Bakker et al., 2003), exhaustion

(Bakker et al., 2004), and fatigue (Van Yperen & Janssen, 2002). In a nutshell, these articles have outlined that job demands have the potential to negatively influence employee mental and physical capabilities thus provoking individuals to remain absent and/or exhibit exhausted attitude at work or cause health impairment.

2.7.2.1 Workload

Accordingly, workload refers as quantitative workload that can be defined as the amount of work and time pressure at the job (Van Veldhoven & Meijman, 1994). Studies have outlined that excessive workload stresses employees and leads them to experience burnout and therefore, results in negatively influencing their work engagement. Study by Llorens, Bakker, Schaufeli, and Salanova (2006) reported negative impact of workload on employees' work engagement. Similarly, Taipale, Timo, Anttila and Natti (2010) in their eight-country study also reported workload decreasing work engagement. The study concluded that workload can be stressful for majority of the employees and therefore, often found depleting energy and psychological resources.

Accordingly, Schaufeli and Baker (2004) also found that workload negatively influenced work engagement. The study forwarded that, employees tend to work with nominal workload and any increase in the normal work dynamics such as time, amount or complexity can severely affect their psychological capabilities. On a recent note, Van Woerkom, Bakker, and Nishii (2015) on 832 respondents from Dutch mental health organizations found workload resulting in absenteeism. The

study found that high workload discouraged individual attachment with work and resulted them being absent from work.

Notably, Crawford, Lepine, and Rich (2010) have reported that to some individuals, workload may not necessarily be stressful. As per authors, excessive work can also be seen as a challenge by employees thus, resulting in energizing them to work with more engagement at work. The study concluded that job demands like workload pushes people to work with more energy and connection hence, enhancing their psychological attachment with the work which as a result, makes a robust positive impact on work engagement. Similarly, Bakker, Van Veldhoven, and Xanthopoulou (2010) in their study reported that when both job resources and job demands like workload are high, the employees experience higher levels of commitment and enjoyment. Accordingly, mixed results were found by Mauno, Kinnunen, and Ruokolainen (2007) on Finnish healthcare professionals, where time based workload enhanced employees' work engagement.

2.7.2.2 Emotional Demands

Emotional demands refer to emotionally stimulating situations at work (Heuven, Bakker, & Schaufeli, 2006); which lead individuals towards work strain (Totterdell & Holman, 2003). Studies can be traced outlining the deleterious effect of emotional demands on work engagement (Llorens et al., 2006; Schaufeli & Bakker, 2007; Taipale et al., 2010). These studies have underlined that emotionally challenging situations and experiences from customers and/or work prospects can distract

employees from bringing full energy and absorption towards their work hence damaging work engagement.

Parallel to this, Bakker and Sanz-Vergel (2013) investigated workload and emotional demands and found emotional demands acting as a challenge thus strengthening resources to enhance work engagement whilst workload influenced the other way.

Important to note that, it has also been argued that job demands like emotional demands may not necessarily impact negatively on work engagement. More recently, Xanthopoulou, Bakker, and Fischbach (2013) outlined that emotional demands may have a multi directional effect. According to them, emotional demands may also work as a boosting component to influence work engagement. Bakker (2011) also outlined the challenging role of these stressors in the engagement process, referring towards the unique interplay of job demands and resources towards work engagement. This is parallel to the Hobfoll (1989)'s conservation of resources (COR) theory which suggests that individuals tend to acquire, retain, sustain and shield what is valuable to them. These resources may be material, social, personal, or energetic in nature. The theory also asserts that experience of stress relates to the considerable or real loss of resources. Bakker and Demerouti (2007) notably underscored that emotional demands can be of different interaction whereby, it is not necessary that they negatively influence upon work engagement.

Notably, Crawford, Lepine, and Rich (2010) also reported that some of the job demands may not necessarily be stressful and thus, may work as a challenge,

resulting in nurturing work engagement. The study concluded that job demands like workload and time pressure pushes people to work with more energy and connection hence, enhancing their psychological attachment with the work. This as a result, makes a robust positive impact on work engagement.

Similarly, Bakker, Van Veldhoven, and Xanthopoulou (2010) found an interaction mix of job resources and job demands and how they influence organizational commitment and task enjoyment. The study found that when both the job resources and job demands were high, the employees experience higher levels of commitment and enjoyment. Accordingly, mix results were found by Mauno, Kinnunen, and Ruokolainen (2007) on Finnish healthcare professionals, where time based workload enhanced work engagement.

On the flipside, empirical evidence is also available, suggesting severe negative consequences of job demands such as very recent study by Van Woerkom, Bakker, and Nishii (2015) on 832 respondents from Dutch mental health organizations found that emotional demands positively enhanced absenteeism. The study found that high job demands discouraged individual attachment with work and resulted them being absent from work. Consequently, Bakker and Sanz-Vergel (2013) reported emotional demands acting as a challenge thus, strengthening resources to enhance work engagement whilst workload working the other way.

These evidences highlight that it is difficult to differentiate between job demands in terms of their impact. As a psychological component, there can be no doubts about their dual nature. Yet however, it is important to point that job demands like workload and emotional demands are significant in their relationship with job resources and work engagement across different occupational settings. The current study thus, outlined job demands including workload and emotional demands as an important area, requiring further investigation particularly in terms of service industry like banking sector where employees are faced with extensive workload and emotional demands at work. Bakker, Hakanen, Demerouti, and Xanthopoulou (2007) while studying the impact of job demands and resources amongst teachers concluded that the nature of demands actually defines the impact as if the demands are viewed as challenge then they positively relate to work engagement and vice versa. More importantly, through examining job demands like workload and emotional demands alongside job and developmental resources, it would be interesting to investigate their interplay relationship with each other and their collective interaction effect towards work engagement.

Henceforward, the literature also forwarded inconsistent results in connection to job demands including workload and emotional demands; suggesting for further empirical attention which the current study has attempted to address. Parallel to this, there seemed confusions and plausible arguments concerning the impact of job demands across different occupational settings which also motivated for further empirical investigation. Accordingly, the literature also outlined an interesting

interplay of job demands with job resources and how they influence on work engagement that has never been empirically tested in the any occupational sector in Pakistan, prior to the present study.

Notably, talking about Pakistan, this paucity of research is connected with the entire concept of engagement as very few studies can be tracked in this regard. Similarly, very few studies have looked into the idea of engagement in Pakistan (Khan & Altaf, 2015; Danish et al, 2014; Alvi & Abbasi, 2012; Raja, 2012; Rashid, Asad, & Ashraf, 2011; Sardar et al., 2011; Danish et al, 2014). None of these studies have ever investigated JD-R model to outline job resources and job demands` reaction towards work engagement. Therefore, the current study strived be the first of its kind, investigating job resources (supervisor support, coworker support and meaningful work and job demands (workload and emotional demands) in relation with work engagement in the banking sector of Pakistan.

2.7.3 Developmental HR Resources

As the conservation of resources theory (Hobfoll, 1989) objects that resources in any shape and prospect are valuable for facilitating individuals to achieve desired work targets. The theory also asserts that resourceful individuals are in a much better position to gain further resources and capitalize upon them. Therein, consistent with the views of Ling-Suan and Nasurdin (2014) and Salanova, Agut, and Peiro (2005), one form of resoruces in any work setting are the HRM practices. This is because HRM practices equip individuals to effectively achieve their work goals and

minimize the job demands` effect. When employees are able to implement their jobs with minimal burden, they are more likely to develop a positive attitude at work such as being energetic, dedicated and happy, all of which is characterized as work engagement (Christian et al., 2011). Similar explanations are also forwarded by Karatepe (2013). Accordingly, findings from a recent empirical study by Karatepe (2013) has outlined resource link of HRM practices towards enhancing employees` work engagement. Notably, developmental HR resources are the HR practices that concern with the growth and developmental needs of an employee. They include employee training opportunities, career development opportunities and developmental performance appraisal (Kuvaas, 2008).

2.7.3.1 Employee Training Opportunities

On a general note, bundles of popular studies are available, emphasizing the impact and role of HRM practices on individual behaviors and outcomes (Alfes et al., 2013; Costen & Salazar, 2013; Kuvaas, 2008). Employee training opportunities refers to the amount to which employees perceive that their organization`s HR practices support their training needs (Kuvaas, 2008). The definition outlines to the view that training is the heart and one of the fundamental rights of any employee. Training and opportunities to develop new skills is one of the HR`s most prominent responsibilities. Training involves offering necessary skills and knowledge that an employee needs to perform their role and responsibilities as per organizational standards (Costen & Salazar, 2013). Employee training is a highly significant

development HR resource with a strong relationship with individual work behaviors and work outcomes (Kuvaas, 2008).

Research studies have sketched a strong relationship between employee training/perceptions about employee training opportunities with employee outcomes and work wellbeing characteristics such as performance (Karatepe, 2013; Nguyen, Truong, & Buyens, 2011; Kuvaas, 2008); motivation and job satisfaction (Costen & Salazar, 2011; Sahinidis & Bouris, 2007); turnover intention (Ashar et al., 2013; Kuvaas, 2008); organizational commitment (Al-Emadi & Marquardt, 2007); and organizational citizenship behavior (Dysvik & Kuvaas, 2008). Additionally, some distinguished studies have also underlined the impact of training on individual psychological capabilities such as self-efficacy (Byrge & Tang, 2015; Torkzadeh & Dyke, 2002). Thus, responsive and sufficient availability of training opportunities can potentially influence employee wellbeing. This outlines that, while having the impact of training on numerous aspects, it is evident that the training component of HR can be of multi-fold value. By saying so, it doubles the importance of employee training to justify as to why the function has gained much importance over the years. According to Association for Training and Development (ATD) industry report, on an average, companies spent \$1,208 per employee during the year 2013 (Miller, 2014). This evokes to the realization that with such a huge investment towards employee nurturing, it becomes the right of businesses to receive maximum returns towards organizational objectives.

With handful of studies, the review of the literature on employee training opportunities and perceptions on work engagement has outlined a considerable empirical gap between the two elements. Study by Salanova, Agut, and Peiro (2005) on service staff investigated as to how resources like training can influence work engagement. The study found a strong relationship between training and work engagement. More recently, empirical study by Suan and Nasurdin (2014) investigated 438 employees from 34 hotels reported a significant relationship between employee training opportunities and work engagement. The study has also recommended for further study due to literature gaps on this relationship.

Furthermore, work engagement study in South Africa has also outlined towards numerous aspects that could potentially influence engagement at work whilst highlighting employee training being one of the prominent factors (Rothmann & Rothmann, 2010). The authors have also suggested that there is a dire need for empirical investigation on the relationship between employee training and work engagement. Organizations have started thinking beyond the conventional thinking patterns for employee outcomes and wellbeing at work. With money losing out its impact in pushing people to invest their best at work energy, dedication and connectivity; businesses have started to underline what else could help them to influence elements like engagement at work (Geldenhuis, Laba & Venter, 2014).

This leads to assert that employee training and availability of adequate training opportunities can be an important resource for employees to develop positive

perceptions about the responsive availability and satisfaction of training needs by the HR department or the company management would significantly enhance work engagement. Unfortunately, there is a scarcity of research on employee training and on work engagement relationship. Moreover, recommendations from the engagement literatures also highlight it as an important research gap, requiring urgent empirical attention.

2.7.3.2 Career Development Opportunities

Accordingly, career development opportunities have started catching attention of notable scholars as an important HR component to facilitate organizations in boosting work engagement. The term refers to employees' perception about the degree to which their organization or HR department cares about their career development needs (Kraimer & Wayne, 2004).

Review of the literature suggest that career development opportunities can have a noteworthy impact on performance (Bedarkar & Pandita, 2013); career satisfaction (Barnett & Bradley, 2007); careerist orientation (Aryee & Chen, 2004); proactive work behavior (Crawshaw, Dick, & Brodbeck, 2012); turnover intention (Kraimer et al., 2011; Cordero, DiTomaso, & Farris, 1994), and job satisfaction (Chen et al., 2003). The availability of career development opportunities facilitates employees to remain engaged at work (Gruman & Saks, 2011).

Limited studies have empirically investigated the impact of career development opportunities on work engagement. Study on 113 full time employees of a public university found positive relationship between career development opportunities and work engagement. The findings outlined that availability of career opportunities for growth influenced mental wellbeing of employees at work which evoked energy and dedication at work, thus resulting in work engagement (Poon, 2013). Similarly, empirical study by James, Mckechnie, and Swanberg (2011) on 6047 retail employees in USA found positive perceptions about career development opportunities to be significantly related with work engagement amongst the workers except, the ones nearing their retirement. The study has highlighted career development opportunities as an important developmental resource with strategic significance in predicting work engagement. Barbier et al. (2012) have also forwarded empirical consonance towards the relationship between career development opportunities and work engagement. In addition to that, the study has also recommended for thorough studies to underline its short term as well as long term influences upon individual engagement at work.

Literature to this point seems very evident concerning to the significance of career development opportunities in predicting work engagement. Accordingly, these studies have outlined that career development opportunities are viewed positively by everyone particularly by the ones who are not close to their retirement. This, evidently led the current study to imply that employees perceiving attractive career

growth and development opportunities would be more likely to express engagement with their work.

Notably, despite considerable significance severe paucity of research exists on the relationship. Therein, literature evidences explained in the preceding paragraphs suggested that Employees viewing their organizations concerned about their career growth needs and development can potentially be more work engaged compared to ones perceiving otherwise. Study by Poon (2013) also underscored that providing career growth opportunities makes employees feel valued hence they are more focused towards dedicating their time and energy in their job roles. Fitzgerald (2006) in his HR review has asserted that career routes and growth opportunities are critical to enhance engagement.

These evidences indicate that through addressing employee developmental needs, an organization can responsively boost employees` psychological wellbeing so that they give their utmost towards the work roles. This also justifies and hence, convinces in understanding the calls for further empirical attention made by studies on the relationship (Hansez & Demerouti, 2012; James, Mckechnie & Swanberg, 2011; Sahoo & Sahu, 2009; Rothmann & Joubert, 2007). Kuvaas (2008) has particularly highlighted that career development opportunities as an important developmental HR resource. Chaudhary, Rangnekar, and Barua (2014) have also underlined towards the significance of developmental HR for nurturing employee work behaviors along

with strong recommendations to research on their relationship with work engagement.

2.7.3.3 Developmental Performance Appraisal

Developmental performance appraisal refers to practices aimed at enriching attitudes, proficiencies and skills which may enhance employee effectiveness (Boswell & Boudreau, 2002). Conventionally, performance appraisal systems have been rigorously enhanced over the years due to increasing number of organizations understanding the role of Key performance indicators (de Waal, 2003). Notably, performance appraisal process these days occupies two prospects (developmental and administrative/evaluative). Developmental performance appraisal is different from evaluative performance appraisal. According to Boswell et al. (2002) developmental performance appraisal is concerned with outlining core competencies and strengths of an individual, identifying weaknesses, establishing targeted goals and underlining development needs respectively. Whereas, evaluative performance appraisal is characterized as gauging employee's performance against a set standard and/or based on past performance. The statements hence conclude that performance appraisals are multidimensional and can prominently serve not only in terms of evaluating how an employee is performing for salary and grading purposes but also in terms of development via strategically aligning the individual performance with company goals through feedback, guidance and recognition.

Important to note that, Kuvaas (2007) has argued that organizations these days understand the significance of developmental performance appraisal but there is little empirical research available on this relationship. Performance appraisals are viewed as an important HR prospect to help employees shape their behaviors. Nonetheless, they are more assumed than practically researched.

There is no doubt in the fact that performance appraisal is viewed as an important HR paradigm, influencing employee behaviors including higher resilience, commitment and connectivity at work (Dusterhoff, Cunningham, & MacGregor, 2014). Performance appraisal in general has been empirically termed as a healthy predictor of job satisfaction (Blau, 1999), individual and firm performance (Alfes, Shantz, & Truss, 2012; Cook & Crossman, 2004; Denisi & Smith, 2013), motivation (Mani, 2002), and organizational citizenship behavior (Alfes, Shantz, & Truss, 2013). As per Haynes and Fryer (2000) performance appraisal enables an individual to identify work behaviors that are worthwhile, recognized and appreciated by the service organization. Accordingly, Erdogan (2002) views performance appraisals as an important HR resource for providing valuable insights to an employee regarding performance prospects for further improvement. Notably, these insights facilitate employees in shaping their work attitudes and behaviors.

Substantially, 'Developmental performance appraisal' is not limited to an event but it is a holistic process. Going with the perspective of Murphy and Cleveland (1995), performance appraisal is an encouraging platform to interact and communicate and

it's a social aspect that can responsively help organizations to eliminate the possible performance appraisal conflicts. Therefore, Boswell and Boudreau (2002) suggest that looking at the performance appraisal as a process of communicating, making decisions, and handling performance concerns would responsively support in understanding the more promising role of performance appraisals. According to Hansen (1984) developmental performance appraisal is a holistic process that systematically goes on with identifying every component of an individual, the strengths, weaknesses, expertise, skills and above all a comprehensive development plan based on all these factors. It is considerably different from a general evaluative performance appraisal.

Convincingly, developmental performance appraisal can be viewed as an aid towards strategic employee wellbeing process through exchanging ideas, communicating, monitoring and evaluating the overall persona of an employee at the workplace. Based on the literature, it also facilitates in identifying areas that require improvement to reap greater rewards, effectively. Mcquerrey (2012) suggests that service industry expects high performance to maximize customer satisfaction. Therefore, based on this understanding, it can also be implied that developmental performance appraisal could be of great significance for people working in the service industry as it would help the organization to responsively enhance their performance and practices at work.

Referring back to Kuvaas (2007) who suggested that trend towards developmental performance appraisal is slowly increasing yet little empirical attention has been paid towards the concept so far. According to the author, developmental performance appraisal has the potential to enhance commitment and work motivation. The author also has concluded that performance appraisal is a key developmental HR component which could predict numerous employee outcomes and behaviors. Particularly, the developmental Performance appraisals can be strategically used to shape employee behaviors at work for responsive achievement of organizational objectives (Denisi & Smith, 2013; Kuvaas, 2006). Arguing about the developmental and evaluative performance appraisal, Levy and Williams (2004) have invited researchers towards field research on how reactions towards developmental performance appraisal can influence employee attitudes and behaviors. Robust review of the literature outlines no study on the relationship of developmental performance appraisal and work engagement. Even, there is a dire scarcity of empirical research on the general performance appraisal and work engagement as well (Gupta & Kumar, 2012; Suan & Nasurdin, 2014).

Henceforward, a major gap pertaining to developmental performance appraisal and work engagement exists in the theoretical and practical literatures on the topic hence, confirming the need for urgent empirical attention. Even on the general grounds, the evaluative aspect of the performance appraisal is also not established in terms of its relationship with work engagement (Gupta & Kumar, 2012; Suan & Nasurdin, 2014)

thus, underlining further gaps in the literature (Kuvaas, 2007; Boswell & Boudreau, 2002).

It is important to note that, the performance appraisal would not be viewed effective and acceptable if, any of the individual involved in it believes it to be unfair (Kavanagh, Benson & Brown, 2007). According to Roberts (2003) how employees view the performance appraisal system is important as it explains the effectiveness of the appraisal process. Cook and Crossman (2004) have also argued about the importance of employee perceptions about the performance appraisal in connection to employee behavior and outcomes at work. Kuvaas (2006) and Boswell and Boudreau (2002) have similarly asserted that often, employees perceive negative about their performance appraisal practices due to lack of organizational focus and attention on employees' developmental prospects.

This hence leads towards referring performance appraisal as an important HR component catering to the developmental needs of the employees. Effective and responsive performance appraisal process can ensure fair and noteworthy identification of employee progress, strengths, weakness, progression, promotion and compensation. As a result, perceptions concerning to the developmental aspect of performance appraisal and satisfaction with it, can potentially be seen important in predicting employee behaviors like work engagement.

In parallel, it also highlights that negative consequences of not handling and managing the performance appraisals properly (job dis-satisfaction and high employee turnover) and hence may also lead towards disengagement. Critical evaluation indicates that performance appraisal can momentarily influence the psychological state of an employee and therefore, incorporating it in the JD-R model as an important developmental HR resource would potentially indicate its relationship and role in addressing the work engagement issue globally.

2.8 Service Climate and its Moderation

Organizational climate is concerned with the shared perceptions of employees about their workplace. However, there are several prospects towards looking at it such as safety climate, innovation climate, training transfer climate etcetera (Hoffmann & Stetzer, 1996; Anderson & West, 1998; Tracey et al., 1995). Work climate of any aspect highlights how individuals behave and how they perceive about certain aspects which collectively help them to develop attitudes, shape their behaviors, and outline expectations for responsive performance (Liao & Chuang, 2004).

Service climate refers to employee perception about the internal service environment and practices (Schneider & Bowen, 1993). According to Hong et al. (2013), such perceptions primarily develop out of an employee's experiences of different events, and procedures at the workplace. Organizations that see customer service as a key to their success including financial and telecom, need to develop strong service climate (Dietz, Pugh, & Wiley, 2004; Glisson & James, 2002; Schneider & Bowen, 1993).

Numerous studies have been conducted, outlining the vigorous influence of service climate on employee behaviors and outcomes such as employee commitment (He, Li, and Lai, 2010), customer oriented behavior COB (Mechinda & Patterson, 2011), job satisfaction (Hong et al., 2013), and service performance (Borucki & Burke, 1999). Positive perception about service climate has also found related with customer satisfaction (Jia & Reich, 2011; He, Li, and Lai, 2010); firm performance (Towler, Lezotte, & Burke, 2011), and customer loyalty (Wang, 2015). Notably, review on service climate (Manning et al., 2012) has underlined that service climate is important in enhancing individual contribution towards organizational objectives. Similarly, Bowen and Schneider (2014) have also indicated towards the moderating potential of service climate for enhanced employee behaviors and outcomes. In parallel, Ehrhart et al. (2011) and Liao and Chuang (2007) have empirically confirmed the potential moderating influence of service climate. Particularly for service based organizations like banks, healthy service climate is essential to achieve service, sales and performance targets (Danish et al., 2014; Dietz, Pugh, & Wiley, 2004; Schulte et al., 2009; Schneider et al., 1998).

In a nutshell, it can be said that perception about the overall behaviors and accepted service practices can help develop an encouraging service climate and can potentially help moderate employees proactive work behaviors towards mature employee outcomes. On a high note, service climate can be of more significance for service businesses because their principle offering is intangible (service based) and

hence, can only be responsively offered to the customers if organizations have excellent service climate.

Human resource management functions can also play an important role in predicting service climate. According to Khan et al. (2011) that HRM practices like training can boost internal service quality hence, resulting in fostering service climate. Additionally, Tur et al. (2014) have explained that in service based organizations wherein employees are constantly interacting with clients, it requires employees to manage stress and emotional aspects of the work stress in order to provide great service. In such a situation, service climate as per the explanations of COR theory, can help an employee to offset demands and maximize upon available job resources thus, enhancing employees' work engagement. In other words, service climate can potentially work as a buffering energy to help manage work pressures and facilitate in capitalizing for job resources to boost work engagement. Lam, Huang, and Janssen (2010) have also outlined that service climate can positively influence emotional exhaustion and positive emotions at work. Hence, providing strong service climate at work can ameliorate employee resources to further enhance work engagement. Hence, service climate can be seen as a potentially be of great moderating importance in the relationship between job resources, job demands, and development HR resources with work engagement.

On a similar note, studies have outlined that organizational service climate can help eliminate major problems and complexities of work (Burke, Rapinski, Dunlap, &

Davison, 1996; Drach-Zahavy, 2010). Based on this, service climate seemed to boost the job resources and developmental HR resources to motivate employees for further work engagement. Henceforward, service climate was potentially outlined as an important resource for moderation in the present study.

Although there is paucity of research on how employee well-being particularly engagement, can be influenced through service climate yet still; the preceding paragraphs have reasonably highlighted that service climate, particularly in the service based business can prominently help in boosting the output from available job and developmental HR resources; and reduce the negative impact of work stressors like job demands. Hence, on final grounds it can be implied that service climate is strategically noteworthy, not only in terms of predicting positive employee behaviors and outcomes but also for its significant role as a moderator for enhancing employees' work wellbeing.

Principally, moderator variables are introduced in a research framework when there is typically inconsistent or weak relationship between the predictor and criterion variables (Baron & Kenny, 1986). Literature pertaining to supervisor support, coworker support, workload, and emotional demands has outlined inconsistent results with regards to their role towards predicting work engagement hence, paved way for introducing a moderating variable in the present study.

At first, popular studies have tested moderation of different individual, job and organizational variables in relation to work engagement. However, it is important to note that every occupational setting occupies some elements that are critical and therefore, their presence can potentially act as energy for enhancing employee behaviors and outcomes. This is parallel to what Bakker (2011) had also advocated through highlighting that numerous work and job components that can foster the impact of job resources on work engagement. Arguing further, the author has outlined that elements that can enhance proactive work behavior of an employee can be significantly important in boosting the influence of job resources on work engagement over time, which could be understood via considering the statistical results of few studies.

For instance, study by Sonnentag et al. (2012) tested the moderation of job stressors on the relationship between recovery and work engagement whilst sampling from a variety of different organizations. The study found that job stressors which are job features that could make a job difficult to a certain extent were important in challenging people to give their mental and physical best in the morning and hence, significantly moderated the relationship. Study by Zhu, Avolio, and Walumbwa (2009) can also be taken into consideration in this regard. Therein, follower characteristics were found to moderating between transformational leadership and work engagement. Therefore, it can be understood that numerous occupational components that can potentially help employees to capitalize upon available job features, resources or facilities for enhanced work behaviors and outcomes.

Similarly, Bakker and sanz-Vergel (2013) found the moderation of job demands on the relationship between personal resources and work engagement amongst hospital staff members. Likewise, study by Win-Yeh (2012) empirically tested and sampled cabin and flight service crews and the study confirmed the moderating effect of cue perception between work engagement and service performance. The study has concluded that cue perception explains the understanding of others` behaviors at work is important for flight service crews to maintain their engagement levels and give better service performance. These studies have empirically helped to understand how some occupational specific or work related components could be of immense value in achieving the desired results.

In the similar manner, service climate is an important job feature particularly for service based business such as banks (Danish et al., 2014; Schulte et al., 2009; Dietz, Pugh, & Wiley, 2004; Schneider et al., 1998). Literature has outlined service climate as a potential moderator for further strengthening the relationships between endogenous and exogenous variables. Bowen and Schneider (2014) asserted that service climate and work engagement enjoy an interesting interplay. The authors have also emphasized on the notion that, employees are best engaged at work when there is a strong presence of supportive service climate.

On specific grounds, Hui et al. (2007) have empirically argued that service climate is essential for service organizations and can act as a moderating component towards

nurturing employee behaviors. The authors have empirically outlined that many job prospects and characteristics can only influence employee outcomes better when they have a positive service climate.

In addition to this, meta-analysis by Hong, Liao, Hu, and Jiang (2013) on service climate has concluded that developing and maintaining of service climate is crucial for attaining desirable behaviors from employees. Moreover, the meta-analysis has shown that service climate has an important connection between internal organization's components and employees' performance focused aspects and therefore, the level and degree of the effect of service climate potentially depends upon its strength of the employees' perception of the service climate. This, thus outlines that healthy service climate can act as a prominent job resource to help them benefit from other job resources to further boost work engagement. Henceforth, the current speculated that the relationship between job and developmental HR resources would be stronger with work engagement in the presence healthy service climate.

2.8.1 Explaining Moderation through Underpinning Theory

Scholars have outlined service climate as an important job resource (AbdelHadi & Drach-Zahavy, 2012; Barnes & Colliers, 2013; Salanova, Agut, & Peiro, 2005) and accordingly, its moderation can also be explained through the conservation of resources theory (Hobfoll, 1989). The theory asserts that additional resources can help in fostering the resources available and negating the impact available stressors (job demands) at work.

Following these explanations, Bakker et al. (2007) have outlined that, in the JD-R model of work engagement, numerous job resources can dominantly play a buffering role to influence towards job demands and work engagement relationships. Salanova, Agut and Peiro (2005) also followed similar explanations to check interventions between job resources and work engagement relationships. Parallel to this, Xanthopoulou, Bakker, and Fischbach (2013) also empirically outlined that resources at work can play a buffering role, especially whilst managing job demands to maintain work engagement in a service environment. Based on this, the current study speculated that service climate would potentially moderate the impact of job resources, demands, and developmental HR upon work engagement under the arena of JD-R and COR theory respectively.

2.9 Research on Work Engagement in Pakistan

As per the recent Gallup survey report, only 15% of the people are engaged at work in Pakistan. The survey mentions service industry and outlines the severity and strategic loss to the nations due to lower engagement levels (Gallup, 2013). Importantly, global survey report from Deloitte (2015) and Zenger and Folkman (2015) have found engagement levels at work, below or near 10 percent globally. The report also outlines that changing work dynamics and associations at work are playing a dominant role in affecting engagement. According to Aon Hewitt latest 2015 report, Pakistan is one of the World's top 20 labor intensive markets and

employees' engagement at work is critical for it as the country relies heavily on its labor force (Hewitt, 2015). These statistics draw our attention towards the severity of the issue and also point towards the reasons behind performance issues across the business settings in Pakistan.

Literature review has managed to find only a handful of empirical evidences related to work engagement examination in Pakistan. On a positive note, majority of the studies have been conducted in the service sector of Pakistan (Khan & Altaf, 2015; Danish et al, 2014; Alvi & Abbasi, 2012; Raja, 2012; Rashid, Asad & Ashraf, 2011; Sardar et al., 2011; Danish et al., 2014) yet, the focus of these studies had been more on organizational factors such as organizational justice (Alvi & Abbasi, 2012), leadership style (Raja, 2012) employee involvement and decision making (Sardar et al., 2011). Importantly, study by Rasheed, Khan and Ramzan (2013) empirically investigated the impact of organizational support whereby perceptions about supervisor support were taken into account in the banking sector of Pakistan. The study found a positive and significant relationship between perceptions regarding supervisor support and work engagement. The study also outlined the importance of supervisor support and employee perceptions in the banking sector and its role in boosting work engagement. The authors have pointed towards the severe gaps in the engagement literatures with suggestions for further research in this regard. This also outlines that work engagement, being a psychological component has not been studied in its true essence because none of the studies have considered empirically testing psychological job resources, demands and other related features.

In connection to JD-R model, there is no single empirical study available as per the researcher`s knowledge on job resources, job demands and how they impact on work engagement. Similarly, there is no empirical work available outlining the significance of perceptions about developmental HR resources on work engagement as per the present researcher`s knowledge.

Bawany (2012) has suggested that it is high time to understand the worth and significance of work engagement in Pakistan. Particularly, for service businesses, engaged employees can play a critical role and therefore aspiring enterprises should focus on the aspect of employee wellbeing at work. Sardar et al. (2011) has outlined in their empirical investigation that, HR functions can play a significant role in enhancing engagement in the banking sector of Pakistan. Accordingly, work by Danish et al. (2014) suggest that fair treatment by supervisor, coworkers, and healthy service climate is important for employees in the banking sector in Pakistan and thus, can predict work engagement. The study also concludes that service climate significantly boosts employees` willingness to give their best at work which is a sign of enhanced engagement levels. The review suggests that service climate enhance employee experience and value of other factors at work in service based businesses like banking.

Thus, the present study found gaps in the literature both, globally as well as in the context of Pakistan. Therefore, the study empirically attempted to make a significant theoretical, practical, and contextual contribution in this regard. Through

investigating the role of job resources, job demands and developmental HR resources on work engagement along with the buffering effect of service climate on the relationship; the current study has attempted to make a robust extension and enhancement to the conventional JD-R model of work engagement. Additionally, the research has potentially helped to address the work engagement problem with a global arena through investigating it in the banking sector of Pakistan.

2.10 Gaps in the Literature

Drawing upon several gaps in the literature relating to inconsistent results and pitfalls in the JD-R model of work engagement, the critical review of the aforementioned literature sketched numerous conclusions.

First, the present study examined the moderating role of service climate on the relationship of job resources including supervisor support, coworker support, and meaningful work; job demands including workload and emotional demands; developmental HR resources including employee training opportunities, career development opportunities and developmental performance appraisal with work engagement. Furthermore, the present study offers empirical investigation into the JD-R model to help address the critical global issue of work engagement (Gallup, 2013), whilst considering the banking sector of Pakistan. The study examined how employees' work engagement can be potentially enhanced and maintained to foster behaviors and performance outcomes.

Existing literatures have outlined several empirical attempts, previously made to understand what really influences work engagement. Principally, majority of these studies have had their focus limited to the recommendation and assertions of JD-R model of work engagement (Bakker et al., 2008; Bakker & Demerouti, 2008; Schaufeli & Bakker, 2004). However, despite of all empirical explanations, job resources including supervisor support (Barkhuizen, rothmann & Fons, 2013; Swanberg et al., 2011; Muano, Kinnunen & Ruokolainen, 2007; Xanthopoulou et al., 2007; Hakanen et al., 2006; Saks, 2006; Rich, Lepine, and Crawford, 2010; James, Mckechnie, & Swanberg, 2011; Swanberg et al., 2011; Caesens, Stinglhamber, and Luypaert, 2014; Bakker, Emmerik, & Euwena, 2006; Menguc et al., 2013; Poortvliet, Anseel, and Theuwis, 2015; Hengel et al., 2012; Wu et al., 2013; Karatepe & Olugbade, 2009) and coworker support (Taipale et al., 2010; Hakanen, Schaufeli, & Ahola, 2008; Mauno et al., 2007; Xanthopoulou, Demerouti, Bakker, & Schaufeli, 2008; Poortvliet, Anseel, & Theuwis, 2015; Hengel et al., 2012; Freeney & Fellenz, 2013; Bakker & Bal, 2010; Kozan et al., 2014; Wright, 2009; Notelaers, 2008) have concluded with inconsistent results. These inconsistent findings, in a way, not only raised objections on the importance of supervisor and coworker support but also questioned the propositions of JD-R model. This, in itself is a major gap in the literature that the present study has attempted to address.

Moreover, job demands (Demerouti et al., 2001) such as workload and emotional demands are other important factors of JD-R model which act as stressors and often result in draining individual's mental and physical capabilities (Bakker, 2004).

Interestingly, literature highlights an interesting interplaying role of job demands with job resources as Crawford, Lepine, and Rich (2010) have outlined that job demands are at times viewed as challenge and at times as hindrance. Individuals that consider job demands like workload and emotional demands as a challenge, tend to capitalize and value the available job resources more, thus resulting in increasing their work engagement. Whereas employees viewing job demands as hindrance, often result in diminishing their engagement levels (Llorens, Bakker, Schaufeli, & Salanova, 2006). Possibly this is why, despite of numerous research studies on the relationship between job demands and work engagement, the results are still inconsistent (Llorens, Bakker, Schaufeli, & Salanova, 2006; Taipale, Timo, Anttila, & Natti, 2010; Xanthopoulou, Bakker, & Fischbach (2013; Bakker, 2011; Crawford, Lepine, & Rich, 2010; Mauno, Kinnunen, & Ruokolainen, 2007; Bakker, Hakanen, Demerouti, & Xanthopoulou, 2007). Henceforward, this also encouraged for further investigation in the present study.

Another important gap in the engagement literatures concerns to the pitfalls of JD-R model of work engagement. As explained and argued by Schaufeli (2014) that, similar to other theoretical underpinnings, the JD-R model also comes with some strengths and weaknesses. These weaknesses refer to the fact that there are numerous factors that could potentially make a considerable impact on employees' work engagement but are ignored by the JD-R model (Demerouti, et al., 2001).

For instance, Arrowsmith and Parker (2013) have outlined that human resource management functions are authority to develop strategies and HR department is responsible to underline ways for organizations to handle employee behaviors and performance at work. According to the authors, unfortunately, the JD-R model does not account for HRM and hence the noteworthy role of HRM in connection to work engagement is unclear. This can also be found in the arguments of (Shuck, Rocco, & Alborno, 2010) whereby, the authors stated that examining work engagement from the employee perspective is important and there are implications for human resource management professionals to understand how work engagement could be enhanced through core HRM functions. Recently, Suan and Nasurdin (2014) empirically concluded that the tragedy with work engagement studies is that they are mainly focused on job related and personal characteristics which is why the potential role of HRM resources has not been investigated adequately. Accordingly, Choo, Mat and Al-Omari (2013) and Naswall, Hellgren, and Sverke (2007) have also outlined that some of the HR functions can play a crucial role in enhancing work engagement yet, it is still to be empirically investigated.

Accordingly, Albrecht et al. (2015) have underlined that HRM practitioners need to go beyond conventional practices through embedding engagement in their HRM policies. Accordingly, Purcell (2014) has critically argued that uncertainty exists on the relationship of HRM and work engagement which is primarily because of the fact that authoritative researchers on this topic have had kept their focused limited to positive psychology prospects. In following, Guzzo and Noonan (1994) had drawn

that employee often, analyze HR practices of their organization in order to enhance their psychological contract. Schaufeli (2012) in his review has also indicated that HRM components could be responsively used to enhance work engagement but there is a severe paucity of research in this regard. The author has also asserted that HR factors like training and career opportunities can responsively act as crucial job resources to enhance individual person-job fit thus, ultimately resulting in fostering work engagement.

All this, evidently led the current study towards inferring that HR factors could be of paramount significance in enhancing positive work well-being factors like engagement. Numerous studies have outlined prominence of HRM practices in fostering employee behaviors and outcomes including performance (Chand & Kataou, 2007); customer satisfaction (Chand, 2010); employee l (Ozola, 2014); productivity (Huselid, 1994); employee commitment (Lamba & Choudhary, 2013) and operational performance (Ahmad & Schroeder, 2003). But again, the role of critical HR functions is not examined sufficiently due to the limitation of the JD-R (Demerouti et al., 2001) model thus, outlining another major gap in the work engagement literatures, requiring urgent attention.

Notably, work of Kuvaas (2007; 2008) empirically outlines the significance of ‘developmental HR resources as the key HRM factors towards enhancing employee behaviors. They include employee training opportunities, career development opportunities and developmental performance appraisal. The author has empirically

concluded that HRM factors that relate to the development of an employee, can notably improve work wellbeing. Similar assertion and recognition has also been forwarded by Alfes, Shantz and Truss (2013), describing developmental HR resources including employee training, career opportunities and performance appraisal as high performance HR practices. Adding to the view, the authors have also reasoned that positive availability of these HR prospects that can significantly enhance employee attitudes and behaviors at work by harnessing their skills, capabilities and potential for performance.

Although very few, but individual studies can be tracked with reference to relationship between employee training and work engagement (Rothman, 2010; Suan & Nasurdin, 2014; Salanova, Agut, & Peiro, 2005). However, the evidence is limited and has never been incorporated in the JD-R model. Similarly, very handful of studies can also be found concerning to career development opportunities and work engagement (Poon, 2013; James, Mckechnie, & Swanberg, 2011; Barbier et al., 2012). Hence, there is limited evidence and the idea is still to be incorporated in the JD-R model as an important developmental HR resource to predict work engagement.

Accordingly, developmental aspect of performance appraisal is important but there is very little empirically concluded about it (Kuvaas, 2007). Generally, performance appraisal is considered as an important HR component to shape employee behaviors and to help them acquire the right set of skills and attitudes at work (Dusterhoff,

Cunningham, & MacGregor, 2014; Erdogan (2002). As established earlier, developmental performance appraisal is different from evaluative performance appraisal and thus, accounts for enriching practices including goal setting, feedback, skill development etcetera to improve employee effectiveness at work (Boswell & Boudreau, 2002); very little is known about it (Kuvaas, 2007; Levy & Williams, 2004).

The developmental performance appraisals can be strategically used to shape employee behaviors at work for responsive achievement of organizational objectives (DeNisi & Smith, 2013; Kuvaas, 2006). As Levy and Williams (2004) have also encouraged organizational scientists to research on how performance appraisal reactions can influence employee attitudes and behaviors. Regrettably, there is not a single study available, examining the role and impact of developmental performance appraisal on work engagement in any occupational setting which indicated to another notable gap in the literature on the topic.

Categorically, these factors have been empirically found significant in nurturing several employee outcomes outcomes in general and work engagement in particular yet still; there is a major gap which is due to the gaps in the JD-R model principally because of the ignorance of the engagement scholars. This hence, was termed as a major gap in the existing literature particularly, in relation to JD-R model (Demerouti et al., 2001) of work engagement.

On grounds of these explanations and evidences the present study endeavored and thus inferred that alongside job resources and job demands, work engagement can also be potentially influenced through developmental HR resources including employee training opportunities, career development opportunities and developmental performance appraisal. Moreover, this would considerably result in addressing the weaknesses of the JD-R model and would potentially enhance its impact, applicability, and generalizability across different occupational settings.

Subsequently, in terms of the context, dearth of research focus was noticed on the topic of work engagement in the Asian continent, as majority of the studies have been carried out mainly in the European and North American regions (Kozan et al., 2014; Menguc et al., 2013; James, Mckechnie & Swanberg, 2011; Kim, Shin & Swanger, 2009; Hengel et al., 2012; Karatepe & Karadas, 2015; Bakker et al., 2008; Schaufeli, Bakker & Van Rhenen, 2009; Hakanen et al., 2008; Barkhuizen, Rothmann & Fons, 2013; Karatepe & Olugbade, 2009). Such a situation results in limitations for organizational scientists to generalize findings across all occupational settings at the global level. The current study hence has strived to enrich work engagement literature in this aspect through carrying out empirical investigation on the topic in the Asian region (Pakistan).

Moreover, in connection to Pakistan, it is also important to note ‘none’ of the past studies on work engagement (Khan & Altaf, 2015; Danish et al, 2014; Alvi & Abbasi, 2012; Raja, 2012; Rashid, Asad & Ashraf, 2011; Sardar et al., 2011; Danish

et al, 2014) have examined the JD-R model thus highlighting a potential contextual gap in the engagement literatures. Therefore, whilst addressing this gap, it was also interesting to see how job resources and job demands interplay in the banking sector of Pakistan and employees` view regarding workload and emotional demands.

In concise, the present study aimed to address numerous gaps of the existing engagement literatures which are not just limited to inconsistent empirical results pertaining to job resources and job demands; but has also gone beyond with practical and theoretical contributions via proposing robust extension of developmental HR resources to the conventional JD-R model to enhance its applicability and effectiveness in addressing the work engagement issue. Additionally, the study also investigated work engagement issue through introducing the moderation of service climate hence making the entire model of study, an intellectual contribution. This moderation of service climate is a major theoretical gap that this study addressed which along with the extension of developmental HR resources to the JD-R model of work engagement, makes it the first of its kind to test such a combination and relationships.

2.11 Conceptual Framework

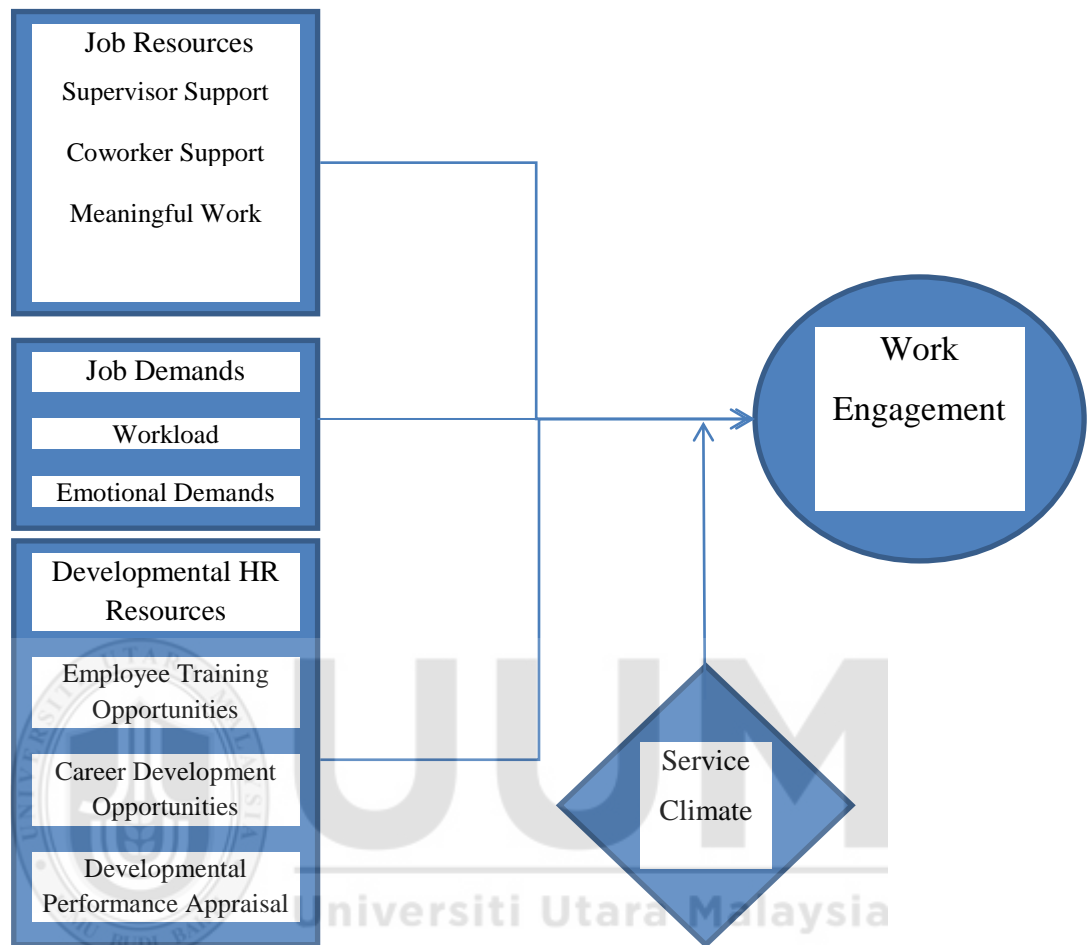


Figure 2.2
Conceptual Framework

2.12 Hypothesis Development

Hypothesis for the present study were developed in line with the established theoretical explanations and empirical evidence in the area of work engagement. Prominent studies have found significant impact of Job resources upon work engagement (Bakker et al., 2011; Caesens, Stinglhamber, & Luypaert, 2014). According to Schaufeli and Bakker (2004) job resources refer to social, physical and

organizational features that can enhance individual psychological state to stimulate growth, development, learning and wellbeing at work.

Notable studies have outlined the significance of job resources like perception about supervisor support in boosting work engagement (Hakanen, Schaufelmin & Ahola, 2008; Schaufeli & Bakker, 2004; Caesens, Stinglhamber, & Luypaert, 2014; Rich, Lepine and Crawford, 2010; Saks, 2006). The studies have notably concluded that supervisor support can significantly play a promising role in enhancing work engagement. The JD-R model of work engagement (Demerouti et al., 2001) also entails supervisor support as a significant predictor of work engagement. On the contrary, there are studies that have outlined an insignificant impact of supervisor support on employee behaviors and outcomes (Beehr, Bowlingm & Bennett, 2010; Deelstra, 2003; Peeters, Buunk & Schaufeli, 1995) and work engagement (Poortvliet, Anseel & Theuwis, 2015; Wu, Chen, Huan & Cheng, 2013; Hengel et al., 2012; Karatepe & Olugbade, 2009). The studies have outlined that support from supervisor is subjective and hence, employees in different occupational settings may view it differently.

According to Saks (2006), perceived supervisor support is important for boosting work wellbeing and the empirical results of the study found a significant impact on work engagement. Accordingly, Rasheed, Khan, and Ramzan (2013) in their empirical study on work engagement in the banking sector of Pakistan also found significant impact of perceptions about supervisor support on employees` work

engagement. Danish et al. (2014) in their empirical investigation have also found significant impact of supervisor support on work engagement. The study underscored that supervisor support and treatment is essential to employees in the banking sector. Keeping this in view, the study investigated the relationship with following hypothesis:

H1: There will be a positive relationship between supervisor support and work engagement.

Accordingly, coworker support and perceptions about it can be of great significance in enhancing work wellbeing as noticeable literature highlights its boosting impact on work engagement (Nahrgang, Morgeson & Hofmann, 2010; Taipale et al., 2010; Xanthopoulou, Demerouti, Bakker & Schaufeli, 2008; Hakanen, Schaufeli & Ahoel, 2008; Mauno et al., 2007; Bakker, Emmerik & Euwena, 2006). These studies have reported coworker support to be significantly enhancing work engagement. The JD-R model of engagement (Demerouti et al., 2001) also underscores coworker support as a significant predictor of work engagement.

However, some credible examinations have also outlined an insignificant or negative impact of coworker support in connection to employee behaviors and outcomes in general (Beehr, Bowling & Bennett, 2010; Deelstra et al., 2003); and on work engagement in particular (Bakker & Bal, 2010; Freeney & Fellenz, 2013; Hengel et al., 2012; Kozan et al., 2014; Wright, 2009; Witte & Notelaers, 2008). The studies

have featured that coworker support is not appreciated by individuals at all times. To further assess the relationship, the present study attempted to contribute to the literature with the following hypothesis:

H2: There will be a positive relationship between coworker support and work engagement.

Meaningful work has recently been realized by organizational scientists as one of the key predictors of work engagement. Meaningful work refers to significance of work personally perceived by the individual with considerable role in enhancing work engagement (Shuck & Rose, 2013). Empirical study by Fairle (2011a) concluded a significant impact of meaningful work on boosting work engagement. The study has highlighted towards ignorance of engagement scholars and paucity of research on meaningful work towards enhancing work wellbeing. Accordingly, empirical examinations by (Rothmann & Buys, 2011; Olivier and Rothmann, 2007; Stringer & Broverie, 2007) have all highlighted the importance of meaningful work in boosting engagement of employees at work.

Sadly, there is a severe scarcity of empirical investigation as only a handful of studies can be found in this regard. Accordingly, in his subsequent study, Fairle (2011b) highlighted meaningful work as a sleeping giant which is yet to be explored for its impact on work engagement. The author has also suggested for further investigation and confirmation in different occupational settings. Chalfsky (2010) has also added to this notion by underlining the predictive importance of meaningful

work as a job resource and its impact on work engagement. Shuck and Rose (2013) have also proposed and pointed towards the vitality of meaningful work for HRD practitioners for enhancing engagement at work. Gladwell (2008) has also outlined the significance accordingly with suggestions for practitioners and academicians to further investigate the relationship. Interestingly, Kahn (1990) in his conceptualization of engagement outlined meaningful work as the primary factor. Based on the severe paucity of empirical investigation on the relationship and strong recommendations, the present study has attempted to empirically investigate meaningful work as an important job resource with the following hypothesis:

H3: There will be a positive relationship between meaningful work and work engagement.

Empirical work on job demands has been quite interesting. Job demands denote to psychological, institutional and/or work aspects of the job that pushes individuals for more effort physical and mental effort and often result in psychological outlays (Demerouti et al, 2001). As Schaufeli and Bakker (2004) have suggested that generally, job demands like workload and emotional demands drain employees' energy and mental resources, resulting in damaging engagement levels. Importantly, studies like Bakker, 2011; Xanthopoulou et al., 2013 outlined that not everyone views job demands negatively. The authors have empirically underlined that job demands can be viewed as hindrance as well as challenge. Employees that view them as challenge, often result in better capitalization and recognition of the available job resources thus, resulting in higher work engagement and vice versa.

Due to this, literature on work engagement has outlined significant as well as insignificant results (Bakker, & Nishii, 2015; Bakker, Van Veldhoven, & Xanthopoulou, 2010; Crawford, Lepine, & Rich, 2010; Llorens, Bakker, Schaufeli, & Salanova, 2006; Mauno, Kinnunen, & Ruokolainen, 2007; Taipale, Timo, Anttila, & Natti, 2010; Xanthopoulou, Bakker, & Fischbach, 2013; Van Woerkom, Oerlemans, & Bakker, 2015) that hence, stimulated for further investigation on these relationships. Accordingly, it is also very unclear as to how job demands including workload and emotional demands would result in the banking sector of Pakistan as there is no empirical study available on the relationship nationally. Following the basic premise of job demands whereby they are referred as stressors (Bakker, 2004; Demerouti et al., 2001), the current study examined the following hypotheses:

H4: There will be a negative relationship between workload and work engagement

H5: There will be a negative relationship between emotional demands and work engagement.

Popular engagement literatures discussed in the proceeding paragraphs outlined towards the significant role of developmental HR resources like employee training opportunities on numerous employee behaviors and work outcomes (Kuvaas, 2008; Costen & Salazar, 2011; Ashar et al., 2013; Karatepe, 2013; Nguyen; Truong & Buyens, 2011; Dysvik & Kuvaas, 2008). Kuvaas (2006, 2008) has outlined perceptions about developmental HR resources including employee training

opportunities, career development opportunities, and developmental performance appraisal, to be significantly important in enhancing employee behaviors and outcomes at work.

However, in connection to work engagement, there exists little empirical literature, highlighting the predictive importance of perceptions of employee training opportunities with work engagement (Suan & Narsudin, 2014; Rothmann & Rothmann, 2010; Salanova, Agut & Peiro, 2005). The studies have outlined literature and empirical gaps in this relationship and thereupon, have also forwarded recommendations for further investigation in a resolute manner.

Parallel to this, career development opportunities are also reported to be significant in predicting critical employee behaviors and work outcomes (Crawshaw, Dick & Brodbeck, 2012; Aryee & Chen, 2004; Chen, Chang & Yeh, 2004). Yet, very limited number of studies can be traced examining its relationship with work engagement. Bardier, Hansez, Chmiel, and Demerouti (2013) have suggested that career development opportunities are significantly related with work engagement and therefore should be reinforced in the organizations for responsive employee outcomes. Schaufeli and Salanova (2007) argue that employees should be provided with career development opportunities to remain engaged at work. Likewise, James, McKechnie and Swanberg (2011) also found positive and significant relationship between perceived career development opportunities and work engagement.

Furthermore, Barbier et al. (2012) also empirically investigated and found significant impact of perceived career development opportunities on work engagement. Crawshaw, Dick and Brodbeck (2012) have stated that, employees' perceptions regarding their career development opportunities, and their impact in predicting critical employee work behaviors is yet to be investigated.

Similar views were also found in the studies of Badarkar and Pandita (2013) and Sahoo and Sahu (2009). Additionally, Schaufeli and Salanova (2007) have emphasized on the provision of career development opportunities to enhance work engagement. Similarly, (Ariss, 2010; Gruman & Saks, 2011) have also emphasized on the career development resources towards enhancing work engagement.

Accordingly, developmental performance appraisal is also termed as an important developmental HR component. Empirical evidence has outlined perceptions about performance appraisal to be significantly contributing towards numerous employee work behaviors (Kuvaas, 2008; Pettijohn et al., 200; Cawley & Levy, 1998; Elicker, Levy, & Hall, 2006). Kuvaas (2006) has established empirically that perceptions about performance appraisal and satisfaction with it can significantly enhance employee wellbeing at work. Very little is known empirically on the relationship of performance appraisal and work engagement. Gruman and Saks (2011) have outlined performance as an important HR resource with strong proposition for its impact on employee work engagement. Mone and London (2011) have also highlight the gap and need for realizing and investigating the importance of

performance appraisal and work engagement. Suan and Nasuridin (2014) studied HR resources and found significant impact of performance appraisal perceptions on work engagement. The study has also highlighted towards the wide empirical gap in the engagement literatures on this relationship along with strong recommendations for further investigation for validation.

Similarly, Gupta and Kumar (2012) also outlined found significant impact of performance appraisal with work engagement. The study outlined towards the strategic significance of this HR resources with recommendations for further empirical investigation.

According to Albrecht et al. (2015) that, organizations need to blend its HR resources within the JD-R model to get the best in terms of employees' work engagement. Survey reports by Hewitt (2015) and Towers and Watson (2014) have outlined that employee training opportunities and career development opportunities can significantly enhance work engagement. Moreover, in the service industry, HR practices like training opportunities, career opportunities and result –oriented performance appraisals have been outlined as high involvement HR systems that enhance employee attachment and commitment with work (Batt, 2002).

Notably, studies have outlined shortcomings of the original JD-R model (Demerouti et al., 2001), of work engagement (Macey et al., 2009; Schaufeli, 2014; Naswall, Hellgren, & Sverke, 2007). Accordingly, in relation to HR resources, notable

writings have outlined that HR role towards work engagement can be potentially significant yet still; it is very unclear (Suan & Nasuridin, 2014; Arrowsmith & Parker, 2013; Alfes, Shantz, Truss, & Soane, 2013; Shuck, Rocco, & Albornoz, 2010). The studies have also forwarded strong recommendations for further empirical study in this regard. On the ground of these empirical evidences and recommendations, it was implied that perceptions about developmental HR resources including employee training opportunities, career development opportunities and performance appraisal would notably enhance the robustness and generalizability of the JD-R construct of work engagement. Henceforth, the following hypotheses were forwarded:

H6: There will be a positive relationship between employee training opportunities and work engagement.

H7: There will be a positive relationship between career development opportunities and work engagement.

H8: There will be a positive relationship between developmental performance appraisal and work engagement.

Service climate refers to the supportive and conducive environment which as per one of the most popular definitions, denotes to employee perception of the practices, procedures, and behaviors that get rewarded, supported and regarded for service (Schneider et al., 1998). According to Hong et al. (2013) such perceptions primarily develop out of an employee`s experiences of different events, and procedures at the workplace. Organizations that see customer service as a key to their success

including financial and telecom, should develop strong service climate (Dietz, Pugh, & Wiley, 2004; Glisson & James, 2002; Schneider & Bowen, 1993). Numerous studies have been conducted, outlining the vigorous influence of service climate on employee behaviors and outcomes such as employee commitment (He, Li, and Lai, 2010), customer oriented behavior COB (Mechinda & Patterson, 2011), job satisfaction (Hong et al., 2013), and service performance (Borucki & Burke, 1999).

This led to build comprehension that perception about the overall behaviors and accepted practices with potential for reward can help to develop a conducive service climate thus, motivating employees to give their best via expressing proactive work behaviors. The review also outlined that service climate can be of great significance for service businesses as whatever they offer is intangible and can only be responsively offered to the customers if the organizations has excellent service climate.

In addition to this, positive perceptions about service climate have been also termed with customer satisfaction (Jia & Reich, 2011; He, Li, and Lai, 2010), firm performance (Towler, Lezotte, & Burke, 2011), and customer loyalty (Wang, 2015).

Notably, meta-analysis on service climate (Manning et al., 2012) has underlined that service climate is significant in enhancing individual contribution towards organizational objectives. Particularly for service organizations like banks, healthy service climate is essential to achieve service, sales and performance targets (Danish

et al., 2014; Schulte et al., 2009; Dietz, Pugh, & Wiley, 2004; Schneider et al., 1998).

Handful studies can be found, outlining the empirical link between service climate and work engagement (Abdelhadi & Drach-Zahavy, 2012; Salanova, Agut, & Peiro, 2005). However, there is a major gap pertaining to how service climate could be of value for different cultural and organizational set ups. Moreover, as Bowen and Schneider (2014) have outlined that service climate and work engagement enjoy an interesting interplay; henceforth, it would be worthy to investigate how service climate as a predictor influences work engagement as well. In parallel, based on the explanations of Hobfoll (1989), service climate could result as an important contextual resource (Drach-Zahavy, 2009) thus, the present study deployed service climate to mark a noteworthy contribution to the literature through empirically testing how it influences work engagement, particularly in the banking sector of Pakistan.

H9: There will be a positive relationship between service climate and work engagement.

The extent and nature of the influence of job resources, job demands and developmental HR resources on work engagement is likely to show variance to the levels of service climate. Service climate is defined as “employee perception of the practices, procedures, and behaviors that get rewarded, supported and regarded for” (Schneider et al., 1998). Service climate is theoretically well-known and empirically

established factor resulting in high correlation with numerous components such as employee commitment (He, Li, and Lai, 2010), customer oriented behavior-COB (Mechinda & Patterson, 2011), job satisfaction (Hong et al., 2013), service performance (Borucki & Burke, 1999), customer satisfaction (Jia & Reich, 2011; He, Li, and Lai, 2010), firm performance (Towler, Lezotte, & Burke, 2011) and customer loyalty (Wang, 2015). Review of the popular literature on the topic suggests that organizations that view customer service as a key to their success need to develop strong service climate which includes service based organizations in particular (Dietz, Pugh, & Wiley, 2004; Glisson & James, 2002; Schneider & Bowen, 1993).

Manning et al. (2012) in their critical review of service climate have underlined that service climate is important to enhance individual contribution towards organizational objectives. Particularly for service organizations like banks, healthy service climate is essential for achieve service, sales and performance targets (Danish et al., 2014; Schulte et al., 2009; Dietz, Pugh, & Wiley, 2004; Schneider et al., 1998). Furthermore, studies have also presented empirical justifications regarding the potential moderation of work engagement by numerous individual and job levels factors (Bakker & sanz-Vergel, 2013; Yeh, 2012; Sonnentag et al., 2012; Zhu, Avolio, & Walumbwa, 2009; Bakker et al., 2007).

The present study derived conservation of resources theory (Hobfoll, 1989) to understand the moderation of service climate on job resources, job demands and

developmental HR resources upon work engagement. The crux of this theory is that availability of additional resources such as service climate (in the present study), can help further strengthen and enhance the capitalization of conventionally available resources towards enhancing work behaviors.

Secondly, the current study also aimed to examine the moderation of service climate. Hui et al. (2007) have empirically argued about the significance of service climate to play the buffering role in nurturing employee behaviors. As meta-analysis by Hong, Liao, and Jiang (2013) on service climate has also concluded that establishing and maintaining service climate is critical for attaining desirable employee behaviors.

Moreover, service climate was expected to result with robust moderation because of its importance in the service industry and banking sector as it is essentially one of the founding requirement to induce positive behaviors at work (Karen et al., 2011; Schneider, White & Paul, 1998; Towler et al., 2011). Henceforth, following hypothesized relationships were tested:

H10: Service climate will moderate the relationship between supervisor support and work engagement.

H11: Service climate will moderate the relationship between coworker support and work engagement.

H12: Service climate will moderate the relationship between meaningful work and work engagement.

H13: Service climate will moderate the relationship between workload and work engagement.

H14: Service climate will moderate the relationship between emotional demands and work engagement.

H15: Service climate will moderate the relationship between employee training opportunities and work engagement.

H16: Service climate will moderate the relationship between career development opportunities and work engagement.

H17: Service climate will moderate the relationship between developmental performance appraisal and work engagement.

2.13 Summary of the Chapter

This chapter illustrated discussion of the literature pertaining to the proposed predicting variables, moderation of service climate, and work engagement. The chapter provided critical appraisal of the literature particularly in connection to the variables of the study. The chapter has also outlined the importance and gaps in the work engagement literature, requiring prompt empirical attention.

This chapter offered insight into the literature pertaining to theory, concept and predictors of work engagement. The chapter has forwarded evidence to justify the proposed extension of the JD-R Model and how it may responsively help address the global work engagement crisis.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter expounds on the methodology employed to collect primary data for the present study. Particularly, this chapter covers aspects concerning to philosophy of the study, research design, sampling, data collection, and measurement rubrics. The chapter also discusses data analysis techniques applied by the current study.

3.2 Research Paradigm

Guba and Lincoln (1994) define research philosophy as the fundamental and core belief system that advocates and guides the investigation (p.105). Holden and Lynch (2004) suggest that understanding the philosophical solution to why the research is conducted is important before deciding upon the how to research and what to research. The authors also argue that research should be taken forward methodologically and deciding upon the philosophy is the first step. In the views of Hussey and Hussey (1997), research philosophy can be categorized into two, namely positivistic paradigm and interpretive paradigm. They are also called objectivist and subjectivist research paradigms. French philosopher Auguste Comte has made a notable contribution towards positivist paradigm (Moore, 2011; Mack, 2010). Auguste is considered as the founder of sociology and therefore his doctrine is widely quoted in social sciences (Bernard & Bernard, 2012; Pring, 2004). Positivists research philosophy views and believe that reality can be studied in the social

aspects of life independently from the researcher and assume that social incidents and life experiences can be outlined and denoted quantitatively via examining the correlation and experimentation effect to understand the influence or cause and effect relationship between the variables (Neuman, 2005).

Importantly, positivists' research philosophy adopts deductive probing approach whereby hypothesis gets tested to outline and reflect the casual relationships between theoretically driven and empirically proven variables (Creswell, 2009; Bryman & Bell, 2007). Moreover, key role of the deductive research is to forward conclusions that are generalizable and also offer revision of the research model of theoretical concept. The positivist research paradigm is more objective in nature, seeks quantitative measures, tests casual theoretical concepts and frameworks with statistical data and encourages the replication of the studies.

On the contrary, interpretive category which is a philosophical expression forwarded by German mathematician and philosopher Edmund Husserl. This philosophical paradigm is also known as anti-positivist, assumes that human being exist in a critical social arena which can be investigated and explored by qualitative means through observations (direct/indirect), case studies, and interviews with others. Importantly, interpretivist paradigm is subjective and constructed socially by researcher(s) and target participants to develop comprehension regarding a certain phenomenon/happening (Creswell, 2009; Guba & Lincoln, 1994).

Since core aim of this study was to test the extended JD-R model of work engagement which theorizes that, perception regarding job resources including supervisor support, coworker support, and meaningful work; job demands including workload and emotional demands; and perceived developmental HR resources including employee training opportunities, career development opportunities and performance appraisal can significantly predict work engagement in the banking sector of Pakistan. The study also hypothesized that perceived service climate can significantly act as a moderating influencer on the relationship between job resources, job demands, developmental HR resources, and work engagement. A total of 6 objectives have been proposed with 18 hypotheses for further test and verification.

Therefore, the research framework proposed to test a theory and verify rather than developing and/or establishing a new theoretical ideology, hence, applying deductive approach. Conclusively, the study draws upon philosophical assumptions as mentioned earlier and relies on objectivity of positivist paradigm.

3.3 Research Design

As established earlier, the study was aimed to examine the relationship and statistical link between job resources, job demands, and developmental HR resources with work engagement. Furthermore, the study also aimed to test the moderating effect of service climate on these relationships. Since work engagement relates to employees'

personal self therefore, the unit of analysis was kept individual. Concerning to banks, employees are generally given standardized, well directed roles and control procedures to responsively manage people`s money (Schaad, Moffett & Jacob, 2001).

On the grounds of nature and philosophy of the research, quantitative approach was applied to investigate the relationship between job resources (supervisor support, coworker support, and meaningful work), job demands (workload, emotional demands); developmental HR resources (employee training opportunities, career development opportunities and developmental performance appraisal); and service climate with work engagement. Hussey and Hussey (1997) have established that human behavior can be objectively researched and studied which further strengthens the justification behind choosing the quantitative approach for this study.

Furthermore, cross-sectional design was adopted due to time and financial constraints. Therein, notable scholars (Sekaran & Bougie, 2010; Saunders, Lewis, & Thornhill, 2009; Zikmund, Babin, Carr, & Griffin, 2009) have also encouraged doing so. Importantly, cross sectional approach was also found appropriate due to the academic nature of the present study. Henceforth, the data was collected for the study all at once through employing survey method to forward statistical interpretations, inferences, and conclusions. The distribution of questionnaires was performed through self-administered technique.

Major benefit of survey method includes time flexibility for respondents, allowing them to fill questionnaires at their convenience. This feature also helps respondents in avoiding biasness through eliminating psychological pressures which are generally experienced during one-to-one interviews (Cargan, 2007). Notably, survey research is also categorized as the most appropriate due to its versatile nature. Importantly, it is a widely used approach in organizational topics requiring collection of information from large audience (Keeter, 2005). In the views of Babbie (2013), survey method is highly feasible especially when the research poses several questions. Due to the fact that the population of study was individual whereby, employees working on non-managerial positions in the large six banks of Pakistan were targeted; the survey technique termed to be most appropriate.

3.4 Population

The present study investigated how job resources including supervisor support, coworker support, meaningful work; job demands including workload, emotional demands, and developmental resources including employee training opportunities, career development opportunities and developmental performance appraisal influence work engagement. Since work engagement is reflected best with the response of individual employees of an organization. Hence, the present study collected data from non-managerial banking staff in order to determine their perception regarding the influence of job resources, demands and developmental resources on work engagement. The non-managerial employees refer to all bank staff members except the ones, serving as departmental or functional heads.

The study collected data from six large banks of Pakistan, namely Habib Bank limited; National Bank Limited; United Bank Limited; Muslim Commercial Bank, Allied Bank Limited; and Bank Alfalah Limited. According to the banking survey report, these are the largest six banks of Pakistan, with a wide spread network of branches across the country. Importantly, they are also the biggest employers in the country's national banking sector with the workforce base totaling to 86,930 (Banking Survey, 2014-15). In addition to this, these banks also have the highest market share with highest share of customer deposits (60.8%) across the entire country (Banking Survey, 2014-15). Importantly, these six banks have also been playing a key role in the economy with regards to highest lending ratio, assets and equity value (Banking Survey, 2014-15). Therefore, keeping their presence, coverage, employee base and network beforehand, the present study found it more appropriate to investigate work engagement on them and forward critical solutions and explanation regarding employees' wellbeing at work. Table 3.1 provides further details in this regard.

Table 3.1
Large Six Banks of Pakistan

S. No	Bank	No of Branches	No of Staff	Money Market Share
1	Habib Bank Limited (HBL)	1,664	14,123	317,221
2	National Bank Limited (NBP)	1,377	24,871	147,777
3	United Bank Limited (UBL)	1,313	13,771	216,325
4	Muslim Commercial Bank (MCB)	1,232	12,301	340,196
5	Allied Bank Limited (ABL)	1,000	10,194	130,057
6	Bank Alfalah Limited (BAFL)	648	11,670	55,363
	Total	7214	86,930	120,6939 in millions

Source: Banking Survey (2014-15)

3.5 Sampling and Power Analysis

Determination of sample size is essential for any survey research (O'leary, 2004; Barlett, Kotrlik, & Higgins, 2001). This is necessary to minimize the cost of sampling error. Cohen (1997) has recommended sample size should be estimated through using power of statistical test. This is defined as the probability that null hypothesis will be rejected when it is in fact false (Cohen, 1988; Faul, Erdfelder, Lang, & Buchner, 2007). Prominent scholars (Snijders, 2005; Kelley & Maxwell, 2003; Raudys & Jain, 1991; Borenstein, Rothstein, & Cohen, 2001) have outlined that better the sample size, greater the power of a statistical test. Power analysis, according to Bruin (2006) is a statistical procedure essential for delineating the exact sample size for a research.

G*Power 3.1 software was used to compute the sample size using priori power analysis technique (Faul, Erdfelder, Buchner, & Lang, 2008; Faul et al., 2008). On the grounds of following parameters i-e Power ($1-\beta$ err prob; 0.95); alpha significance (α err prob; 0.05); effect size f^2 (0.15), suggested by Cohen (1977) and nine main predictors resulted with a minimum sample of 166 for the present study. Figure 3.1 provides further details in this regard.

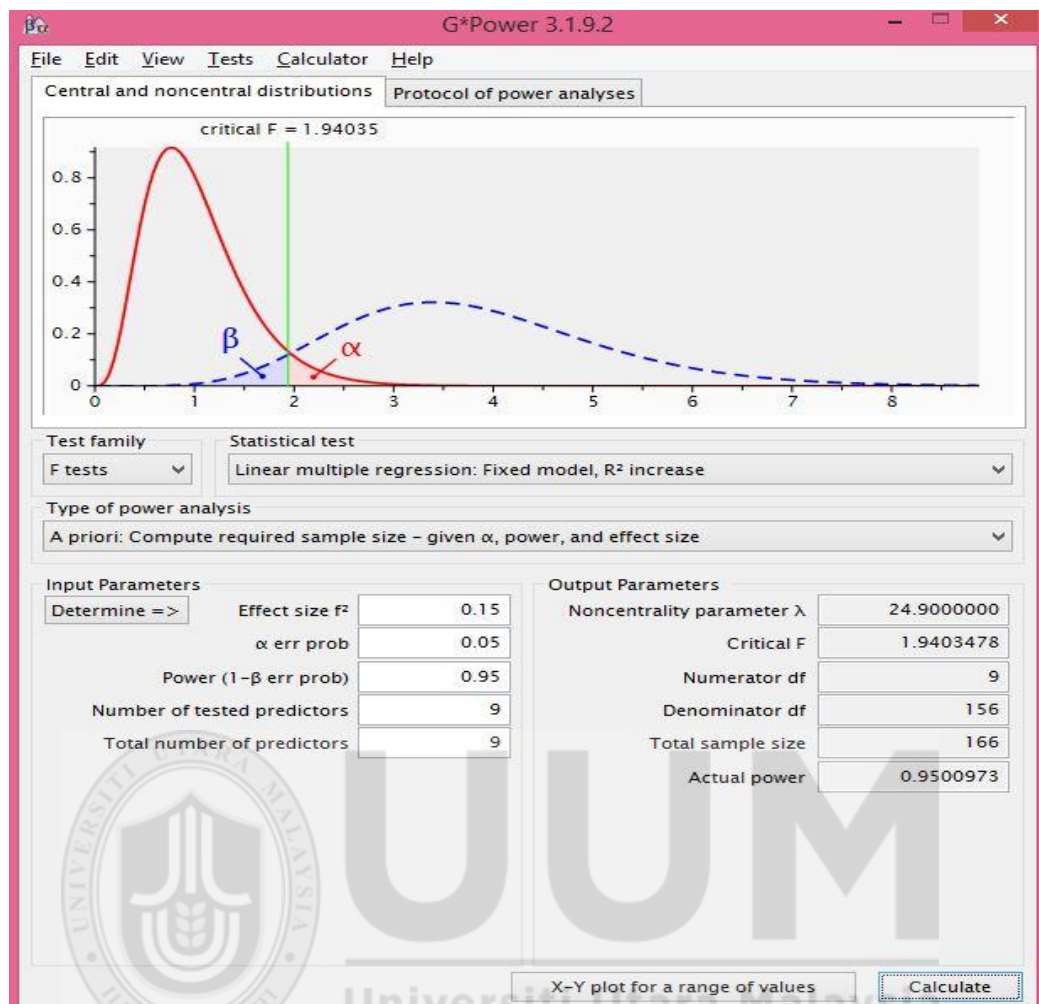


Figure 3.1
Priori Power Analysis Results

According to Sekaran (2003) it is important to understand that, sample size too small can potentially result in Type 1 Error, which means rejecting a finding which could potentially result to be significant and acceptable. According to Raudys and Jain (1991) small size can affect the recognition of a statistical pattern. Hence, considering 166 as the final sample could have ended up with very poor response rate for actual data analysis. As a result, looking for other means for better sample size seemed mandatory. Notably, Krejcie and Morgan (1970) have forwarded table to determine the sample size for any known number of target population. As per the

table, minimum sample size for the target population of 88,778 is 384. Moreover, as per a recent study conducted through self-administered survey, the response rate in the banking sector of Pakistan was 40 percent (Umrani & Mahmood, 2015). Thus, with an addition of 40 percent to the actual sample, 537 questionnaires were distributed for the current study.

3.5.1 Sampling Technique

Whilst aiming to maximize ease and simplicity, proportionate stratified random sampling technique (Sekaran & Bougie, 2010) was applied. In that, the population was divided into meaningful segments and the proportion was drawn on grounds of their percentage share against the total number of required respondents (537). In accordance to this, Table 3.2 draws further details concerning to sampling performed for the present study:

Table 3.2
Sample Size and No of Respondents from each Bank

S. No	Bank	No of Staff	% of Population against the Total	Required Questionnaire from each bank	Round Off Total
1	Habib Bank Limited (HBL)	14,123	16.25	87.26	87
2	National Bank Limited (NBP)	24,871	28.61	153.60	154
3	United Bank Limited (UBL)	13,771	15.84	85.60	85
4	Muslim Commercial Bank (MCB)	12,301	14.15	75.98	76
5	Allied Bank Limited (ABL)	10,194	11.73	62.99	63
6	Bank Alfalah Limited (BAF)	11,670	13.42	72.06	72
	Total	86,930	100	537	537

Table 3.2 outlines the number of staff employed by each of the large six banks. The table shows the percentage of the population each bank occupies against the total (86,930) target population. Based on these percentage values, total number of questionnaires for each of the bank was calculated.

3.6 Operationalization and Measurement of Constructs

3.6.1 Work Engagement

Work engagement refers to positive psychological mental state that enables an individual to work with high energy, vigor, and absorption (Schaufeli et al., 2002). Based on this explanation work engagement was operationalized as positive work based state that brings energy that an employee exerts towards responsively positive outcomes in their work.

Utrecht work engagement scale (UWES) was adapted for the present study (Schaufeli, Bakker, & Salanova 2006). It contains 9 positively stated items and is the highly used for investigating work engagement. The scale has been verified to have considerable amount of construct validity (Seppala et al., 2009; Schaufeli et al., 2002), and has also been tested in many countries and occupational settings such as Japan, South Africa, China, Finland, Norway, Greece, Spain, & India (Shimazu et al., 2008; Storm & Rothmann, 2003; Tat & Ng, 2012; Seppala et al., 2009; Nerstad, Richardsen, & Martinussen, 2010; Xanthopoulou et al., 2005; Salanova, Agut, & Peiro, 2005; Chaudhary, Rangnekar, & Barua, 2012). Accordingly, cronbach alpha

reported by a recent study (Breevaart, Bakker, Demerouti, & Derks, 2015) for the UWES scale was .86.

3.6.2 Supervisor Support

Refers to the general opinion and belief that one's supervisor cares about their well-being and appreciates their contribution (Rhoades & Eisenberger, 2002). Based on this elaboration, the present study operationalized as perceived beliefs that one's supervisor cares about their well-being and appreciates their contribution. Perception concerning to supervisor support was assessed through the adaption of 9 item scale by Van Veldhoven (1994); cronbach alpha .87 (Pati & Kumar, 2010).

3.6.3 Coworker Support

It is the extent of support, an employee perceives at work from colleagues (Van Dierendonck et al., 1998). On grounds of this explanation, the current study operationalized coworker support as employee perception about the relations, support, and recognition from the coworkers.

In the present study, perceptions about coworker support were investigated through the adaption of 9 items scale by Van Veldhoven (1994). The items pose questions pertaining to relations with the coworkers, availability of help, appreciation, and conflicts (if any) with the coworkers. Schaufeli and Bakker (2004) used the scale in their study and reported cronbach alpha of .81.

3.6.4 Meaningful Work

Meaningful work denotes to the degree to which an employee perceives the job to be generally significant, valuable, and worthwhile (Hackman & Oldham, 1976). Ashmos and Duchon (2000) have denoted it as a sense of inner self nourished by meaningful work that takes place on the job. The present study operationalized it as employee perception about the job being meaningful, personally valuable, and worthwhile.

Ashmos and Duchon (2000) have developed a 7-item scale for meaningful work; cronbach alpha .85. The study tested the role of meaningful work as a psychological work component with influence on employee productivity in a longitudinal study amongst staff members of 4 major hospitals in USA.

3.6.5 Emotional Demands

Emotional demands refer to perceptions about the emotionally stimulating situations at work (Heuven, Bakker, & Schaufeli, 2006). On grounds of this, the present study operationalized emotional demands as perceptions of employees about the emotionally stimulating situations at work from the job and clients.

Bakker, Demerouti, and Schaufeli (2003) developed scale for emotional demands on the propositions of Van Veldhoven and Meijman (1994). The scale contains 6 items enquiring about individual's emotional work aspects, clients demands and their behavior. Bakker, Demerouti, & Euwena (2005) reported cronbach alpha to be .83,

where they conducted empirical study on the impact of job demands including emotional demands on burnout amongst 1,012 employees of a large higher education institution in Netherlands. Additionally, the scale has also been used in various other studies concerning to work engagement (Bakker, 2003; Xanthopoulou, Bakker & Fischbach, 2013), and has reported robust results in the area.

3.6.6 Workload

Workload refers to perceived amount of work and time pressure at the job (Van Veldhoven & Meijman, 1994). This study operationalized workload as the burden of work and time constraints on the job. In the context of job demands, workload was measured by adapting the workload and amount of work scale by Van Veldhoven and Meijman (1994). It consists of 11 items including 2 reversely worded items. Cronbach alpha .88 was reported by Van Yperen and Janssen (2002), while investigating the effects of job demands including workload on fatigue and dissatisfaction amongst university employees.

3.6.7 Employee Training Opportunities

Denotes to the amount to which employees perceive that their organization's HR practices support their training needs (Kuvaas, 2008). The present study adopted this definition and operationalized it as the individual perception regarding the provision of training resources and available support towards necessary training needs at work.

8-item scale by Kuvaas (2008) was adaptively employed for the study. Cronbach's alpha .81 was reported by Dysvik and Kuvaas (2008). The scale measures developmental aspect of employee training and individual views in terms of adequacy and satisfaction with the available training opportunities. The scale also contains three reversely worded questions. Kuvaas (2008) developed and used this to investigate the role of developmental resources including employee training on employee outcomes amongst 343 employees of a Norwegian service organization. The scale was also used in a follow up study (Kuvaas, 2008) and reported cronbach's alpha of .82 for the scale.

3.6.8 Career Development Opportunities

Refers to the amount to which employees perceive that their organization's HR practices support their career development needs (Kuvaas, 2008). The current study operationalized career development opportunities as employee perception about the available career growth prospects, opportunities for promotion, and organization's focus towards employee career development. 6-item scale by Kuvaas (2008) was adapted for this study, relating to career development opportunities with a reported cronbach's alpha value of .89.

3.6.9 Developmental Performance Appraisal

DPA is defined as efforts concerned with enriching attitudes, experiences, and skills that improve the effectiveness of employees (Boswell & Boudreau, 2002). Based on the explanation, the study operationalized developmental performance appraisal as individual perception about the relevance, clarity and understanding of the activities concerned with improving the effectiveness of employees at work which involves feedback, goal setting, recognition and appreciation.

On the explanation of Boswell and Boudreau (2002) and work of Meter and Smith (2000), a 7-item scale was developed by Kuvaas (2006) and reported cronbach`s alpha of .86 in his study.

3.6.10 Service Climate

Refers to employee perceptions about the internal service environment and practices (Schneider & Bowen, 1993). The present study operationalized service climate as employee perception about the service behaviors that are recognized supported and rewarded.

7-item scale was developed by Schneider, White, and Paul (1998), was adapted for the present study. The scale is well known for measuring service climate and was recently deployed by Abdelhadi & Drach-Zahavy (2012) to examine nurses` work

engagement along with the explanation of service climate provided by Schneider et al. (1998).

3.7 Questionnaire

As mentioned earlier, the questionnaire was posed to non-managerial employees of the large six banks of Pakistan. Therein, people in authority in the bank head offices were approached to distribute the questionnaire amongst the non-managerial employees as per convenience. Non-managerial employees are those who are only responsible for the work assigned to them specifically (White, 2016). According to workplace gender and quality department report, cashiers, payroll clerks, account assistants; insurance and financial officers; bank workers; credit & loan officers, and money market officers come under non-managerial employees` category in the financial sector (WGEA, 2013). The questionnaire comprised of four sections (A, B, C, & D). Section `A` contained general demographic questions pertaining to respondents` gender, age-group, educational credentials, and experience. Official endorsement letters were obtained from all six banks to affirm that the questionnaires were filled by the non-managerial employees. Refer Appendix G for further details in this regard.

Section B posed questions concerning to work engagement, job resources including supervisor support, coworker support, and meaningful work, and job demands including workload and emotional demands. Following this, section C encompassed items relating to perception regarding developmental HR resources including

employee training opportunities, career development opportunities and developmental performance appraisal. Lastly, section D catered to questions relating to employees' perceptions regarding the service climate of their banks. (see appendix A)

All the questions were rated with 5-point likert scale, ranging from 1 to 5. Therein, 1 denoted to strongly disagree and 5 marked for strongly agree. Five-point scale was selected based on numerous grounds. First of all, notable studies on work engagement and proposed predictor variables of the present study were found using 5-point likert scale (Anitha, 2014; Poon, 2013; Olivier & Rothmann, 2007). Similarly, scales used for job resources, demands, and developmental HR resources have been principally developed and tested on 5-point likert scale also (Kuvaas, 2007; 2006; Kuvaas 2008).

Using similar rating scales have been recommended for responsive result comparison with prior studies (Colman et al., 1997). Accordingly, Frary (1996) states that scale with several or more points generally require more time and effort to answer. Thus, it could potentially puzzle respondents and may end up with abnormally varied results. Lastly, Losby and Wetmore (2012) have indicated that not giving a neutral point in the scale (just like 3 in 1 to 5 scale), indirectly forces the respondents to go on the extreme sides hence, they fail to outline something, which they are not pretty sure about.

3.8 Validity

Goodness of measures in the current study was assessed by means of validity and reliability (Sekaran, 2003). Validity expresses the trustworthiness and legitimacy of a theory and/or its measures for investigations (Kitchin & Tate, 2000). In the opinion of Bordens and Abbot (2011) validity of a measure explains as to what length or extent, it measures what it is desired to measure. In other words, it can be termed as the degree to which the specific measure responsively represents the concept of the study and eliminates any systematic or non-random errors. While arguing about research validity Hair, Black, Babin, and Anderson (2010) stated that, validity is all about how to a certain level, a concept is defined by a certain measure or measures. Referring to this concept, validity tests were conducted for this study to ensure and certify that the instrument measures what it is desired for.

Notably, review of literature highlights validity of two forms, internal and external (Zikmund, 2003; Campbell & Stanley, 1963). Based on this, if the independent variable is to solely cause change in the dependent variable, the internal validity is executed. However, in order to see as to what measure the results of the study are applicable in the real world then external validity is looked into (Zikmund, 2003). Convincingly, it can be said that external validity of a measure suggests that the results can be generalized beyond the targeted sample population. To do so, content validity and construct validity approaches are the most commonly used and accepted in business research in this regard (Bordens & Abbot, 2011).

It has generally remained a matter of debate amongst the research scholars as to how the scale should be structured in a systematic manner and with a logical appearance to yield desired results. This is essential to ensure that the scale measures what it is precisely designed for (Bordens & Abbot, 2011), and hence endorses the content validity of the scale.

Content validity, which is also called face validity is to ensure that there is correspondence between all the items in an instrument individually. This is mainly assessed through opinions from experts, pre-tests and/or through any other means convenient (Churchill, 1979; Hair et al., 2006; Robinson, Shaver, Lawrence, & Wrightsman, 1991). It is suggested for every research study to take mature efforts to ensure that the measures decided are adequate enough to represent and produce valid results. Therefore, field experts from the banking sector and academic industry were requested to provide feedback on the complete scale of the study and to incorporate their views in relation to demographics, question statements and so on. The current study chose to examine and confirm the face validity through Pre-test, which is detailed in the subsection 3.7.1.

Construct validity is another most important aspect for validity assurance of a measure. In simple terms, it refers to how well a test investigates/measures against what it claims to measure (Bagozzi, Yi, & Phillips, 1991; Hair et al., 2014). The first step towards construct validity involved reviewing past studies and exploring justifications on the variables and their measurement scales (Davis & Cosenza,

1998). Moreover, following this, the variables and constructs of the present study were responsively chosen with critical assessment of prior empirical studies, expressing significant construct validity. In addition, construct validity was also assessed by examining convergent validity and discriminant validity of the scales which is discussed in the later sections.

Convergent validity refers to what amount a set of variable progresses to test the given concept in a specific construct (Hair et al., 2010). Structural equation modeling via PLS suggests that convergent validity can be ensured through using PLS statistical options such as item reliability; composite reliability, and average variance extracted (AVE). According to Bagozzi and Yi (1988) and Hair et al., (2010) the composite reliability values should be at least 0.7 and AVE to be 0.5 or above in order to confirm convergent validity of a construct.

Discriminant validity is also assessed for validity reason which affirms as to what length, a set of items differentiates a construct from each other constructs in a given model (Compeau et al., 1999; Campbell & Fiske, 1959). In the context of current study, the reliability values for work engagement were required to be higher than its correlation with independent variables of the study including job resources, job demands and developmental HR resources. Both the validity test measures were confirmed through the assessment of measurement model details of which, can be found in chapter 4.

3.8.1 Pre-test Results

According to Dillman (1991) and Yaghmale (2009), pre-test is essential to confirm the face validity of the questionnaire. Prior to distribution, the instrument (questionnaire) was pre-tested whereby, academic experts and banking professionals were requested to thoroughly review and suggest any major complexities, uncertainties and/or vague statements in the questionnaire.

One of the major reasons behind conducting pre-test is to ensure that the questionnaire and its statements are clear, objective, simple, and understandable. According to Bryman (2001) and Miller and Salkind (2002), pretest helps researchers to get a better picture of the questionnaires to ensure that they are conveniently understandable. Following the recommendations of examiners of the proposal defense, two banking professionals and three academic experts were taken to review and provide opinion on the quality and face validity of the survey.

Participants of the pre-test were also requested to provide feedback in terms of underlining any ambiguous statements. As a result, minor changes were suggested by the reviewers such as deletion of word 'Pakistan' in the main questionnaire title; change in the sequence of the options pertaining to academic qualification by starting it with highest to lowest (Masters to High School); amalgamation of job resources and job demands into one section, and replacement of term organization to bank. Accordingly, some words were pointed out by academic experts as difficult/confusing for common people to understand including carried away,

immersed, and demanding. Similar convenient terms therefore were written next to them (in bracket) in this regard.

3.9 Reliability

Any measurement that generates similar results over the different courses of trial can be termed as reliable (Creswell, 2009). As per the recommendation of Churchill (1979) the computation of reliability coefficient through cronbach`s alphas is the most common employed approach (Cronbach, 1951; Nunnally, 1978). Assessment of reliability becomes more critical when the scales are principally developed and tested in different demographic regions. Notably, it becomes more important when the scales are ‘adapted’. On general grounds, alpha values equal or above 0.70 are referred as acceptable (Sekaran, 2006; Nunnally & Berstein, 1994; Robinson et al., 1991; Nunnally, 1978). However, according to Robinson et al. (1991), cronbach value may decrease up to 0.60 in exploratory research. For this purpose, the current study conducted pilot study to ensure the reliability of the items, prior to the main test. Details of this can be traced in subsection 3.8.1.

3.9.1 Pilot Test Results

Following the propositions of Malhotra (1999), 70 questionnaires were distributed during the month of February 2016. 48 questionnaires in total were received back, resulting in a response rate of 68.57 percent. Notably, 5 questionnaires were discarded due to their inappropriateness and hence, 43 were taken further for pilot study. According to Gay and Diehl (1996) a minimum of 30 responses are needed

and can be termed sufficient for a pilot study. According to Smith (2012) pilot study is a small scale preliminary study conducted in order to examine the cost, time, understanding, feasibility and statistical variability of the study. It helps in underlining areas of improvement in a study design prior to actual data collection.

Following the recommendations of Sekaran and Bougie (2010), cronbach`s alpha coefficients were assessed. Table 3.3 draws details in this regard outlining alpha values ranging between .709 and .930 thus, suggesting significant reliability.

Table 3.3
Pilot Test Reliability Results

Serial No	Construct	No of Items	Cronbach`s Alpha
1	Work Engagement	9	.876
2	Supervisor Support	9	.807
3	Coworker Support	9	.835
4	Meaningful work	7	.878
5	Workload	11	.709
6	Emotional Demands	6	.836
7	Employee Training Opportunities	8	.708
8	Career Development Opportunities	6	.734
7	Developmental Performance Appraisal	7	.930
9	Service Climate	7	.920

3.10 Data Collection Method

As briefly discussed in the preceding paragraphs, head offices of the large six banks were contacted and handed over with the exact number of questionnaires based on the respective percentage amount (refer Table 3.2). Contact with the bank authorities

was initiated during mid of January 2016 whereas, the questionnaire distribution and data collection procedures were carried out from March till May, 2016. Through self-administered approach, the banks were personally approached with an official cover letter from OYAGSB-UUM, highlighting background of the researcher and aim of the study. To amplify the willingness of participants, confidentiality and anonymity was clearly mentioned in the questionnaire's covering letter.

For convenience and responsive data collection, respondents were given a total of 30 days to return the completed questionnaires. Therein, 282 questionnaires were received back and were marked as early respondents. Importantly, soft reminders through telephone calls and text messages were also sent to the specific contact personnel to help request individuals who were yet to complete the questionnaires. These efforts successfully yielded another 77 questionnaires and were marked as late respondents. This totaled to 359 questionnaires whereby, 82 (63 from early and 19 from late responses) were discarded due to their incompleteness. Furthermore, non-response bias assessment was done, details of which can be found in chapter 4. Conclusively, the remaining 277 (51.5 % response rate) usable questionnaires were termed to be appropriate for analysis. Overall, the entire data collection process lasted for 14 weeks.

Important to note that, numerous problems were encountered during the data collection. The first issue concerned with contacting people in authoritative positions across the targeted banks. Banks have a very complex work environment which

makes it difficult to get hold of individuals to help with stuff that is merely not part of their job description. However, the present study managed to achieve significant response rate through contacting key people in authority in Banks' head offices. Additionally, accessing bank head offices was another problem due to security issues in Pakistan. Personal contacts and references were therefore used to gain access in this regard.

3.11 Data Analysis

The current study deployed structural equation modeling approach (Wold, 1974, 1985) through using Smart PLS 2.0 M3 software (Ringle et al., 2005). Notable scholars in the area have recommended and confirmed the significance of PLS path modeling on several grounds. First of all, prominent studies have acknowledged that structural equation modeling is ideally better when it comes to testing or developing theories (Hair et al., 2014; Hair, Ringle, & Sarstedt, 2013; Ringle, Sarstedt, & Straub, 2012).

According to Hair et al. (2014), there are two types of SEM. Covariance based SEM (CB-SEM) and variance based path modeling; also called PLS path modeling (PLS-SEM). Notable authors (Ringle et al., 2012; Chin, 2010; Esposito Vinzi, Chin, Henseler, & Wang, 2010; Chin & Newsted, 1999) have also testified the significance of PLS, marking it suitable for empirical studies examining new or extended theoretical models. Accordingly, Urbach and Ahleman (2010) suggests that an interesting feature of PLS is that it can handle any sample size (small or large) and

does also not require the data to be normally distributed to predict relationships. As per Chin (1998), PLS is more robust when it comes to complex structural equation modeling because of large number of latent variables in a study. Additionally, the author also asserts that PLS is more robust in predicting the strength of a relationship and requires nearly half a number of observations in comparison with CB-SEM to provide desired level of statistical power (Reinartz et al., 2009).

In parallel, compared to other path modeling software (AMOS; Analysis of Moment Structures), PLS path modeling is reported to be more appropriate when the model comprises of multiple moderations simultaneously, (Hair et al., 2010). Additionally, according to Temme, Kreis, and Hildebrandt (2010; 2006), PLS offers friendlier graphical interface, facilitating users to create moderating interactions conveniently. Hence, since the present study tested the extension of a complex model with 10 latent constructs along with the 8 moderating effects, the structural equation modeling technique using Smart PLS software was found reasonably appropriate.

Likewise, the study used survey approach for primary data collection and there lied uncertainty in terms of getting the desired response rate. Additionally, there was a possibility of data to turn out to be normal or completely non-normal thus affecting the t-values of the hypothesized relationships.

3.12 Summary of the Chapter

The current chapter detailed methodology of the present study. In feature, the chapter provided information regarding population size; sampling technique deployed; operationalization of the constructs, and instruments used for the data collection. The chapter also discussed pre-test and pilot test results followed by details on data collection method and techniques employed for final data analysis.



CHAPTER FOUR

RESULTS

4.1 Introduction

The chapter provides data analysis results of the current study. The chapter instigates with outlining the initial data screening tests along with descriptive statistics. Later, the chapter details about main model through outlining measurement model to confirm individual item reliability, internal consistency and convergent validity. Following to this, the chapter outlines results of the direct and moderated relationships in the structural model section. The chapter also explains the effect size, predictive relevance and r-squared values.

4.2 Response Rate

Based on the study sample, 537 questionnaires in total were distributed across the six large banks of Pakistan. In order to obtain better response rate, gentle reminders through text messages (Sekaran, 2003) followed by weekly phone call reminders to concerned individuals (Traina, Maclean, Park, & Kahn, 2005; Silva, Smith, & Bammer, 2002) were sent for respondents who did not complete the questionnaires. This was done once the initial four weeks period came to its end. Additionally, concerned individuals were also contacted in person with the objective of ensuring effective questionnaire filling with greater objectivity.

The study yielded 359 questionnaires out of the total 537 distributed at the first place. This termed to be 66.8 percent response rate. Of the total received, 82

questionnaires were discarded due to their incompleteness thus; leaving 277 questionnaires were used for final data analysis. This decisively marked the final response rate to be 51.5 percent. According to Sekaran (2003), 30 percent response rate is sufficient for the survey based empirical studies whereby, Baruch and Holtom (2008) have reported an average of 50 percent and above response rate in their meta-analysis report to be appropriate and significant.

Table 4.1
Response Rate Statistics

Response	Frequency	Percentage
Total distributed Questionnaires	537	100
Returned Questionnaires	359	66.8
Discarded Questionnaires	82	15.2
Retained Questionnaires	277	51.5
Initial Response Rate		66.8
Valid Response Rate		51.5

4.3 Data Screening and Preliminary Analysis

Hair et al. (2007) have highlighted towards the critical significance of initial data screening prior to performing multivariate analysis. Notably, data screening facilitates researchers in establishing a better comprehension of the collected data. All the constructs and the usable questionnaires were coded prior to their input in SPSS. Additionally, the negatively worded items were reverse coded for objective responsive analysis at the later stage. Following the recommendations of Hair, Black, Babin, and Anderson (2010) and Tabachnick and Fidell (2007), analysis of missing values, outlier assessment, normality and multicollinearity tests were performed in the preliminary data analysis via using SPSS version 22.

4.4 Missing Value Analysis

Out of the total 21883 data points, 32 values were found missing which accounted for 0.14 percent of the total. Though there is no standard percentage of missing values forwarded for valid statistical inference; scholars however have broadly asserted missing rate of 5 percent or less to be non-significant (Tabachnick & Fidell, 2007; Schafer, 1999). Researchers have recommended mean substitution as the most appropriate approach for missing values` treatment when they account for 5 percent or less (Tabachnick & Fidell, 2007; Little & Rubin, 1987; Raymond, 1986). (See Appendix C for SPSS outputs)

4.5 Assessment of Outliers

According to Barnett and Lewis (1994), outliers are “observations or subsets of observations that appear to be inconsistent with the remainder of the data” (p.7). Outliers` assessment is essential in order to avoid any distortion in results particularly when performing multivariate regression based analysis (Verardi & Croux, 2008). The authors have further stated that outliers can potentially twist the estimates of the regression coefficients thus, generating unreliable results. For the purpose of underlining outliers, SPSS tables were generated pertaining to frequency of all the variables, highlighting minimum and maximum values to identify observations outside the accepted ranges. The analysis did not result in any value outside the accepted range.

Accordingly, based on the recommendations of Tabachnick and Fidell (2007), the data set was assessed for univariate outliers through using standardized values with a cut-off of ± 3.29 ($p < .001$). None of the cases were identified with standardized values with potential univariate outliers. In addition, Mahalanobis distance (D2) was also assessed. Tabachnick and Fidell (2007) have defined Mahalanobis distance (D2) as, “the distance of a case from the centroid of the remaining cases where the centroid is the point created at the intersection of the means of all the variables” (p.74). Based on the recommended chi-square threshold of 123.60 ($p=0.001$) for 79 cases, Mahalanobis distance (D2) was calculated whereby, none of the observation was detected as an outlier. (See Appendix E for SPSS outputs)

4.6 Test of Normality of the Data

Notable studies and research experts have proclaimed that PLS-SEM provides appropriate model estimations, even in extremely critical situations when the data is non-normal (Ringle, Sarstedt, & Straub, 2012; Henseler, Ringle, & Sarstedt, 2012; Wetzels, Odekerken-Schroder & Van Oppen, 2009). Yet still, there lies a possibility of getting results the other way which is why, Hair, Sarstedt, Ringle, and Mena (2012) and Hair, Hult, Ringle, & Sarstedt (2016) have emphasized on conducting normality test prior to proceeding for PLS-SEM procedures. According to Chernick (2008), normality test is essential as highly skewed or kurtotic data can inflate the bootstrapped standard error estimates thus, affecting the significance of path coefficients (Kura, Shamsuddin & Chauhan, 2014; Ringle, Sarstedt, & Straub, 2012; Dijkstra, 1983).

Based on this explanation, graphical method approach (Tabachnick & Fidell, 2007) was used for evaluating and confirming the normality of data. As per the views of Field (2009), instead of using any other tests, large samples going above 200 should better be evaluated graphically for normality distribution. The author further adds that large sample of data reduces standard error which in turn, inflates the values of skeweness and kurtosis.

Hence, following the suggestions of Field (2009), the current study assessed normality of the data through histogram and normal probability plots. Figure 4.1 presents the normality plot whereby, it shows that all the data bars are either close or within the normal curve. Accordingly, Figure 4.2 details p-p plot to assess the normal approximation of the data distribution whereby, it outlines that the data is close to the center mean line of normality (Wilk & Gnanadesikan, 1968). This therefore indicates that the normality assumptions were found to be maintained in the current study.

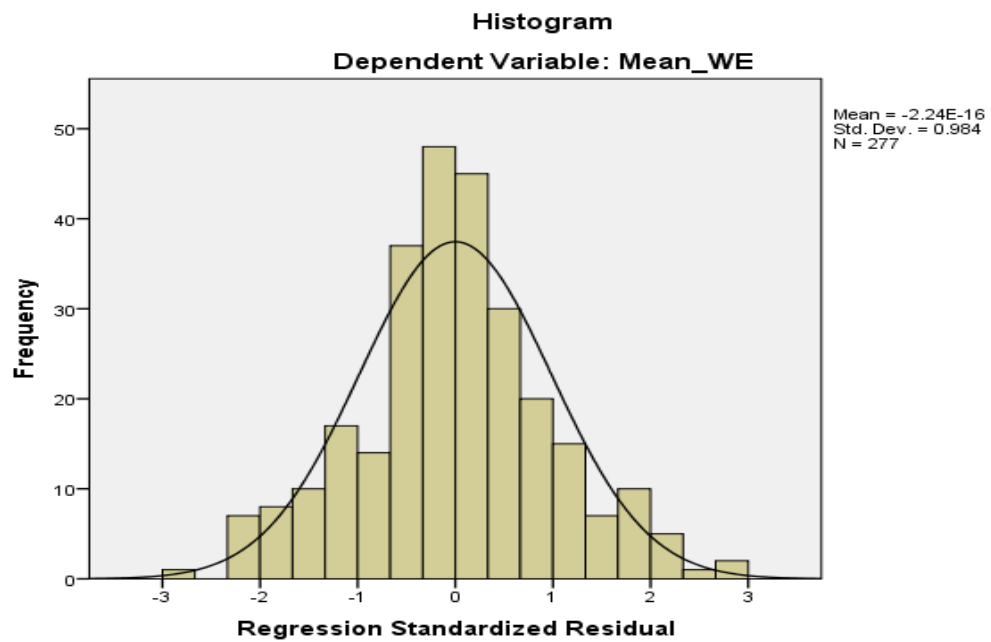


Figure 4.1
Histogram and Normal Probability Plots

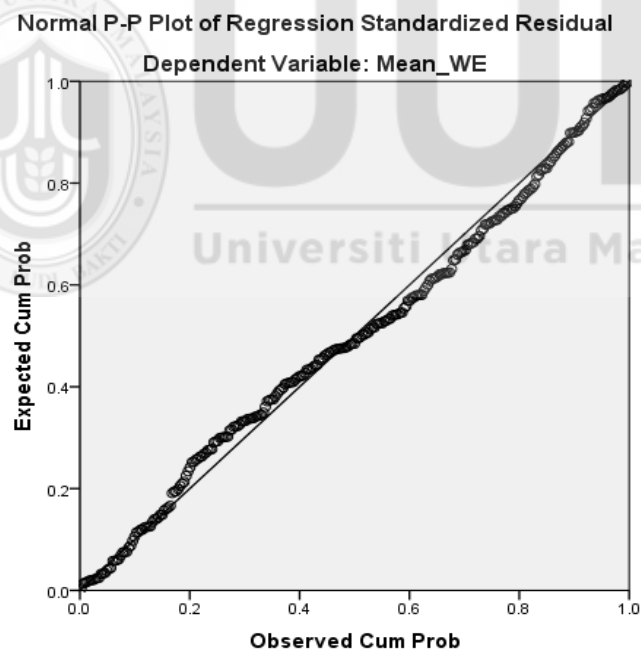


Figure 4.2
P-P (Percent Plots)

4.7 Test of Multicollinearity

The concept refers to the situations where one or more exogenous constructs in a study becomes highly correlated. Multicollinearity can potentially twist and distort a model's interpretation (Tu, Kellett, Clerehugh, & Gilthorpe (2005), thus affecting their statistical significance (Hair, Black, Babin, Anderson, & Tatham, 2006; Chatterjee & Yilmaz, 1992). Moreover, multicollinearity can increase standard errors of the coefficients hence resulting in making the coefficients non-significant statistically (Tabachnick & Fidell, 2007; Grewal, Cote, Baumgartner, 2004).

For this purpose, the correlation matrix of the exogenous latent constructs was assessed. According to Hair et al. (2010) the correlation coefficient above 0.90 indicates multicollinearity amongst the exogenous latent constructs. Table 4.4 outlines that workload and supervisor support have resulted in -.904 in correlation results which is just at the border of the accepted threshold. In order to ensure that this is not much of a concern or issue, the current study also assessed the Tolerance (TOL) and Variance Inflated Index (VIF), based on the recommendations of Hair et al. (2014) and O'Brien (2007). According to Ho (2006), the VIF values of the correlations of the exogeneous variables should be less than 10 whereby, Hair et al. (2011) suggests them to be less than 5. Table 4.2 outlines that none of the correlations have exceeded any of the two recommended thresholds. Accordingly, as per Ho (2006) the tolerance values of the exogenous constructs' correlations should be greater than 0.10 whereas, Hair et al. (2014) suggests them to be above 0.20. Likewise, Table 4.2 illustrates that none of the correlations have also exceeded any

of the two recommended thresholds thus, resulting in no issue of multicollinearity in the present study.

Table 4.2
Correlation Matrix, Tolerance and VIF Index of the Latent constructs

		SC	SS	CS	MW	WL	ED	CD	DP	ET	Tol	VIF
SC	Pearson	1										
	Correlation											
SS	Pearson		1									
	Correlation	-.712									.277	3.611
CS	Pearson			1								
	Correlation	-.827	.702								.263	3.798
MW	Pearson				1							
	Correlation	-.278	.537	.250							.537	1.862
WL	Pearson					1						
	Correlation	.685	-.904	-.681	-.582						.248	4.028
ED	Pearson						1					
	Correlation	-.620	.669	.607	.548	-.722					.353	2.831
CD	Pearson							1				
	Correlation	-.496	.616	.460	.557	-.664	.691				.433	2.307
DP	Pearson								1			
	Correlation	-.590	.493	.625	.223	-.546	.472	.388			.570	1.754
ET	Pearson									1		
	Correlation	.439	-.591	-.430	-.365	.616	-.459	-.490	-.306		.605	1.652

Results in Table 4.2 underline no multicollinearity amongst the exogenous variables.

4.8 Non-Response Bias

Non-response bias is denoted as the variation in the responses and views amongst the respondents and non-respondents of the study (Lambert & Harrington, 1990). Numerous approaches have been recommended to assess non-response bias in a study. Linder and Wingenbach (2002) have suggested that a study should have a minimum of 50 percent response rate in order to conclude absence of ‘non-response’ issue. The current study holds initial response rate of 66.8 percent and 51.5 percent of final response rate hence, fulfilling the criterion. Furthermore, Armstrong and Overton (1977) have recommended time-trend extrapolation approach to detect non-response bias. The authors have indicated that people who respond late possess similar characteristics of the ones who do not respond. Henceforward such respondents should be considered as non-respondents. Based on this, the current study divided the responses into two groups whereby, the individuals who responded within 30 days (219) were marked as early respondents and those who responded after this time frame (58) were placed in another group and termed as late respondents. An ‘Independent samples t-test’ was deployed to outline any non-response bias across the main variables of the current study. Accordingly, following the suggestions of Pallant (2010) and Field (2009), Leven`s test for equality of variance was also deployed. As presented in Table 4.3, the results of independent-samples t-test have revealed that all the ten variables of the study have attained appropriate equal variance significance ranging, above the recommended threshold of 0.05 (Pallant, 2010; Field, 2009). This cartegorically suggests that non-response bias was not on any critical edge in the current study.

Table 4.3
Results of Independent Samples t-test

Variable	Group	N	Mean	SD	Std. Error	Levene's Test for Equality of Variances	
						F	Sig.
Work Engagement	Early response	219	3.5150	.82088	.05547	2.952	.087
	Late response	58	3.2874	.94305	.12383		
Service Climate	Early response	219	2.4458	.83640	.05652	.631	.428
	Late response	58	2.5392	.89007	.11687		
Supervisor Support	Early response	219	2.3202	.97593	.06595	2.106	.148
	Late response	58	2.2682	1.10349	.14490		
Coworker Support	Early response	219	3.5158	.84874	.05735	.441	.507
	Late response	58	3.5460	.92408	.12134		
Meaningful Work	Early response	219	2.8321	.51496	.03480	1.122	.290
	Late response	58	2.6967	.58086	.07627		
Workload	Early response	219	3.5645	.89230	.06030	.660	.417
	Late response	58	3.5981	.94368	.12391		
Emotional Demand	Early response	219	3.0556	.87121	.05887	.280	.597
	Late response	58	3.0109	.90978	.11946		
Career Development	Early response	219	2.9182	.69326	.04685	.300	.584
	Late response	58	2.9109	.65204	.08562		
Developmental Performance	Early response	219	3.4307	.58406	.03947	.037	.847
	Late response	58	3.3911	.59376	.07796		
Employee Training	Early response	219	3.2266	.73256	.04950	.133	.715
	Late response	58	3.2324	.74158	.09737		

4.9 Test of Common Method Variance

Common method variance (CMV) is explained as “variance which is attributed towards the measurement method rather than to the construct of interest” (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003, p.879). Notable scholars such as Lindell and Whitney (2001); Podsakoff et al. (2003) and Spector (2006), have indicated towards its significance particularly in studies conducting self-reported surveys.

According to Conway and Lance (2010) common method variance handling is essential as it inflates the relationship between the variables assessed through self-reporting approach. Prior to this, similar concerns were also forwarded by meta-analysis report of Organ and Ryan (1995). As a result, several procedural and technical precautions suggested by prominent scholars (Viswanathan & Kayande, 2012; Podsakoff et al., 2003; Podsakoff, MacKenzie, & Podsakoff, 2012; MacKenzie & Podsakoff, 2012; Podsakoff & Organ, 1986) were employed in the current study. At first, in order to minimize evaluation apprehension, the respondents were advised that there is no right or wrong answer to any questions and therefore they should rate the questions objectively.

Additionally, they were also given assurance pertaining to the confidentiality of their responses. Importantly, the researcher tried his level best to ensure the questionnaire contains simple and easy to understand statements. This is important particularly when the questionnaire is drafted in the language which is not the first language of the target audience (Kura, 2014).

Besides these precautionary remedies, the current study also followed the recommendations of Podsakoff and Organ (1986), deploying Harman's single factor test for common method variance. Under this approach, the variance in the exogenous variables of the study is computed. According to Kumar (2012), the total variance should be no greater than 50 percent. Based on the recommendations, all the 79 items were subjected to principal component factor analysis whereby, the total variance resulted to be 41 percent hence, significantly marking below the accepted threshold. Parallel to this, the test also outlined that no single factor accounted majority of the covariance amongst the exogenous variables of the study. (See Appendix D for SPSS outputs).

4.10 Respondents' Demographic Profile

Respondents were asked to provide basic demographic details including gender, age, qualification, and years of experience. Table 4.4 concerning to demographics outlines that majority of the respondents (238; 85.9%) were male professionals working in the banking sector. whereas only 39 were women which mark for 14.1 percent of the total number of respondents. Importantly, 131 (47.3%) of the total respondents reported to be between 31-40 years of age category whereby, 118 (42.6%) reported to be from 30 years or below category. For educational qualifications, the findings suggests that 200 (72.2%) had a master level academic qualification whereas, 71 (25.6%) had obtained a bachelor's degree. These demographics results are in line with some of the studies conducted in the banking sector previously. For instance, study on work stress and its impact on job

performance in the banking sector of Pakistan reported 87 percent of the respondents to be male (Bashir, Ismail Ramay, 2010). Similarly, another study examining employee performance in the banking sector of Pakistan reported 62.5 percent of its respondents as male and 60.4 percent having a master degree qualification (Shahid, Latif, Sohail, & Ashraf, 2011). Lastly for experience, a good 143 (51.6 %) respondents of the current study have turned out to be having 0-5 years of experience leaving 91 (32.9%) in 6-10 years; 28 (10.1%) in 11-15 years, and 15 (5.4%) in the category of 11 years and above respectively.

Table 4.4
Demographic Profile of the Respondents (n=277)

Description	Frequency	Percentage
Gender		
Male	238	85.9
Female	39	14.1
Age		
Below 30	118	42.6
31-40	131	47.3
41-50	23	8.3
50 & above	5	1.8
Qualification		
Masters	200	72.2
Bachelors	71	25.6
Intermediate	6	2.2
Associate Diploma	0	0
Years of Service		
0-5 Years	143	51.6
6-10 years	91	32.9
11-15 years	28	10.1
16 & above	15	5.4

4.11 Descriptive Analysis of the Latent Constructs

Descriptive statistics in the arena of mean and standard deviation were computed for the present study. Each of the latent variable in the study was assessed/rated on a five-point scale where, 1 denoted to strongly disagree, 3 denoted to moderate/neutral, and 5 referred to strongly agree. Based on the explanation of Sassenberg, Matschke, and Scholl (2011), this can be classified into three categories; low, moderate, and high. Thus, score of 2 or less is considered as low; score of 3 as moderate and 4 or above as high. The descriptive analysis has showcased mean values ranging between 2.3093 to 3.5715 and standard deviation ranging between .53121 to 1.00210. This concludes that majority of the respondents have expressed moderate perception about the examined variables of the study.

Table 4.4
Descriptive Statistics for Latent Variables

Latent constructs	No of Responses	Mean	Std. Deviation	Level
Supervisor Support	277	2.3093	1.002	Medium
Coworker Support	277	3.522	.863	Medium
Meaningful Work	277	2.803	.531	Medium
Workload	277	3.571	.901	Medium
Emotional Demand	277	3.046	.877	Medium
Employee Training	277	3.227	.733	Medium
Opportunities				
Career Development	277	2.916	.683	Medium
Opportunities				
Developmental	277	3.422	.585	Medium
Performance Appraisal				
Service Climate	277	2.465	.8471	Medium

4.12 Confirmatory Factor Analysis (CFA)

Smart PLS 2.0 M3 has been deployed which is principally noted as one of the most comprehensive and effective tools for performing confirmatory factor analysis (Ringle et al., 2005).

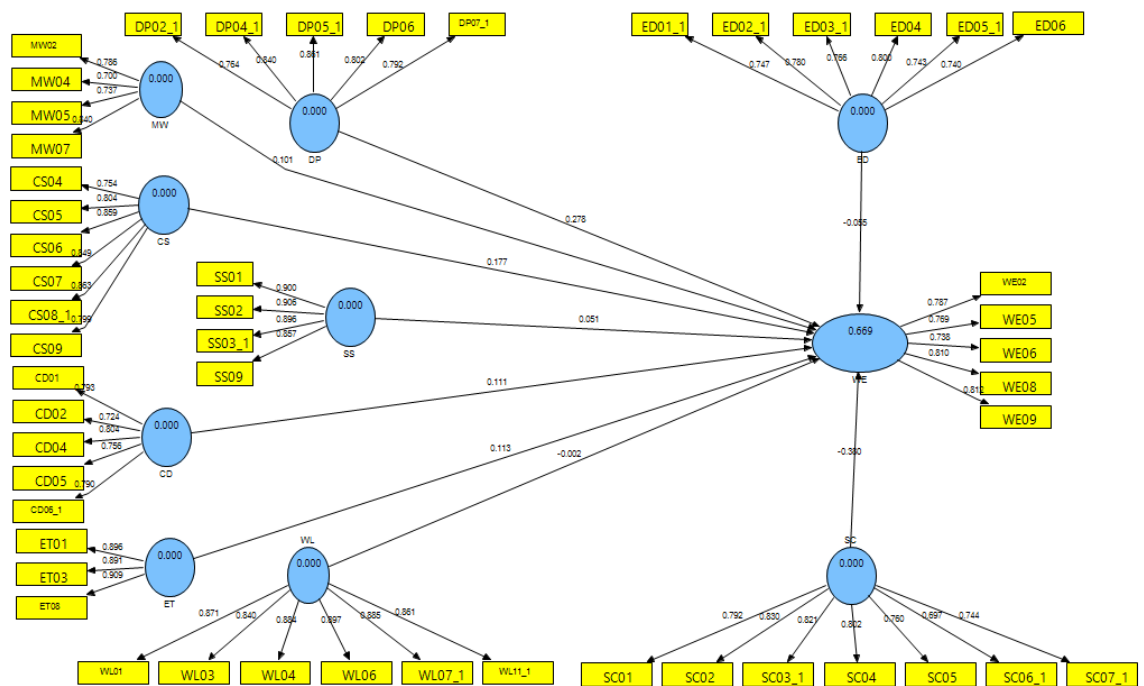
4.12.1 Assessment of PLS Path Models

Pertaining to the model validation and assessment, the current study adopted two-stage process for evaluation, as recommended by Henseler, Ringle, and Sinkovics (2009). This includes assessment of measurement model and assessment of structural model (Hair et al., 2014; Hair et al., 2012; Henseler et al., 2009).

In the first stage, individual item reliability and internal consistency reliability were assessed followed by convergent and discriminant validity evaluation. From there, the model was taken for second stage analysis whereby, significance of the path coefficients, r-squared values, and effect size results were obtained.

4.12.2 Assessment of Measurement Model

Figure 4.3 illustrates results pertaining to the measurement model, outlining individual item reliability, internal consistency along with discriminant and convergent validity (Hair et al., 2016; Hair et al., 2014; Hair et al., 2012; Henseler et al., 2009).



Note: Latent constructs were coded as Work Engagement= WE; Supervisor Support=SS; Coworker Support=CS; Meaningful work= MW; Workload= WL; Emotional Demands= ED; Employee Training= ET; Career Development=CD; Developmental Performance= DP; Service Climate= SC

Figure 4.3
Measurement Model

4.13 Factor Loadings

Factor loading outline as to how much each of the factor explains a variable in the analysis (Hair et al., 2014). This is also known as individual item reliability and examined through assessing outer loadings of each of the construct's measure (Hair et al., 2016; Hair et al., 2014; Duarte & Raposo, 2010; Hullan, 1999). Factor loadings are essential to assess and ensure that all the indicators (items) are equally reliable (Hair et al., 2014). Notably, there are different perspectives pertaining to minimum threshold for retaining and deleting the individual items (Hair et al., 2014; Esposito Vinzi et al., 2010); some of the prominent authors have suggested that

models with measures weighing outer loadings of 0.70 or above are to be considered more reliable (Carmines & Zeller, 1979; Leal-Rodriguez, Eldridge, Roldon, Leal-Millan, & Ortega-Gutierrez, 2015; Calvo-Mora, Maria Suarez, & Roldon, 2015; Hair et al., 2014).

Moreover, the authors have also emphasized that maintaining the threshold of 0.70 helps in improving the data quality. Henceforth, out of the 79 items, 28 items were deleted, retaining 51 items in total with loadings ranging from 0.70 to 0.90. Table 4.7 provides further detail in this regard.

4.14 Internal Consistency Reliability

Internal consistency refers to consistency within the individual measures themselves. According to Sun et al. (2007), internal consistency denotes to the level to which, all the items in particular scale/subscales are measuring the same concept. Peterson and Kim (2013); McCrae, Kurtz, Yamagata, and Terracciano, (2011), and Bacon, Sauer, and Young (1995) have recommended the assessment of composite reliability or cronbach alpha assessment for internal consistency reliability in this regard.

The current study opted for composite reliability assessment in this regard due to two major reasons. The first is that composite reliability coefficients have proved to be less biased in reliability estimations when compared to cronbach alpha coefficients.

This is since cronbach alpha coefficient estimates all the items contributing towards a construct whilst negating the contribution of the actual loading of the individual variables (Gotz, Liehr-Gobbers, & Krafft, 2010; Barclay, Higgins, & Thompson, 1995). Table 4.5 also offers further details in this regard. According to Nunnally (1978); Nunnally and Bernstein (1994) and Bagozzi and Yi (1988), composite reliability score of 0.70 or above is considered sufficient. The present study has responsively achieved adequate internal consistency reliability as composite reliability coefficients for all the latent constructs have ranged in between 0.888 to 0.950.

4.15 Convergent Validity

According to Hair et al. (2006), convergent validity refers to the extent to which the items of a latent construct correlate with each other within the latent construct. In the views of Fornell and Larcker (1981), convergent validity is better assessed through evaluating AVE; average variance extracted. Chin (1998) has recommended that the AVE value should be 0.50 or above to ensure sufficient convergent validity.

The results have outlined that each of the construct's AVE has adequately achieved this threshold through ranging between 0.522 to 0.808. Table 4.5 provides further details that assert that the study has achieved the AVE threshold recommended by Chin (1998) thus, ensuring sufficient convergent validity.

Accordingly, the table also provides evidence regarding the sufficient achievement of composite reliability based on the recommendations of Nunnally (1978).

Table 4.5

Loadings, Composite Reliability and Average Variance Extracted

Construct	Item	Loadings	AVE	Composite Reliability
Work Engagement			0.614	0.888
	WE02	0.787		
	WE05	0.769		
	WE06	0.738		
	WE08	0.809		
Supervisor Support	WE09	0.811		
			0.791	0.938
	SS01	0.899		
	SS02	0.906		
	SS03	0.896		
Coworker Support	SS09	0.856		
			0.675	0.925
	CS04	0.753		
	CS05	0.803		
	CS06	0.859		
	CS07	0.848		
	CS08	0.862		
	CS09	0.798		
			0.589	0.8509
Meaningful Work	ME02	0.785		
	MW04	0.700		
	MW05	0.737		
	MW07	0.840		
Workload			0.762	0.950
	WL01	0.870		
	WL03	0.840		
	WL04	0.883		
	WL06	0.897		
	WL07	0.884		
	WL11	0.861		

(table continues)

Table 4.5 (Continued)

Construct	Item	Loadings	AVE	Composite Reliability
Emotional Demands			0.582	0.893
	ED01	0.747		
	ED03	0.766		
	ED04	0.800		
	ED05	0.743		
	ED06	0.739		
Employee Training Opportunities			0.808	0.926
	ET01	0.896		
	ET03	0.891		
	ET08	0.909		
Career Development Opportunities			0.598	0.881
	CD01	0.792		
	CD02	0.723		
	CD04	0.803		
	CD05	0.755		
	CD06	0.790		
Developmental Performance Appraisal			0.660	0.906
	DP02	0.764		
	DP04	0.839		
	DP05	0.860		
	DP06	0.802		
	DP07	0.792		
Service Climate			0.607	0.915
	SC01	0.791		
	SC02	0.830		
	SC03	0.820		
	SC04	0.802		
	SC05	0.759		
	SC06	0.697		
	SC07	0.743		

4.16 Discriminant Validity

According to Duarte and Raposo (2010), discriminant validity refers to what measure a particular latent construct is distinctive from other constructs in a framework. Fornell and Larcker (1981) have suggested parameters for assessing discriminant validity whereby, they have recommended exploration of AVE of the latent constructs. Following the criterion forwarded by Chin (1998), the AVE value of each latent construct is compared with the reflective loadings of other constructs in a cross loadings table. Fornell and Larcker (1981) suggest that the AVE score should also be greater than 0.50, prior to proceeding for the square root, the AVE values were first ensured to be significantly adequate (refer Table 4.6 for further details). The correlations among the latent constructs were assessed through comparing the values generated from taking the square root of the individual AVE scores of each of the latent constructs highlighted in bold. Table 4.6 shows that the square root values of AVE scores of each of the latent constructs have resulted between 0.763 and 0.899 thus, suggesting adequate discriminant validity.

Table 4.6
Discriminant Validity

	CD	CS	DP	ED	ET	MW	SC	SS	WE	WL
CD	0.773									
CS	0.510	0.822								
DP	0.573	0.668	0.812							
ED	0.746	0.569	0.557	0.763						
ET	-0.572	-0.589	-0.609	-0.595	0.899					
MW	0.706	0.539	0.553	0.684	-0.681	0.767				
SC	-0.565	-0.766	-0.690	-0.619	0.660	-0.576	0.779			
SS	0.640	0.634	0.628	0.654	-0.820	0.741	-0.674	0.889		
WE	0.574	0.700	0.711	0.554	-0.554	0.571	-0.755	0.612	0.783	
WL	-0.642	-0.603	-0.620	-0.650	0.813	-0.714	0.637	-	-0.582	0.873

Bold face scores represent square root of AVE of every latent construct

Parallel to this, Chin (1998) has also suggested to assess indicator loadings of each of the items of the latent construct in a cross loading table. Based on this, the current study examined the cross loadings for which table 4.7 can be referred for further understanding.

Table 4.7
Cross Loadings

	CD	CS	DP	ED	ET	MW	SC	SS	WE	WL
CD01	0.792	0.410	0.451	0.635	-0.447	0.615	-0.476	0.512	0.499	- 0.507
CD02	0.723	0.352	0.347	0.587	-0.414	0.502	-0.368	0.470	0.394	- 0.459
CD04	0.803	0.429	0.494	0.589	-0.454	0.539	-0.463	0.491	0.433	- 0.511
CD05	0.755	0.421	0.486	0.530	-0.451	0.574	-0.419	0.524	0.463	- 0.528
CD06	0.790	0.351	0.426	0.543	-0.446	0.483	-0.450	0.473	0.418	- 0.474
CS04	0.433	0.753	0.524	0.448	-0.479	0.435	-0.589	0.522	0.535	- 0.495
CS05	0.415	0.803	0.525	0.452	-0.481	0.424	-0.575	0.520	0.510	- 0.508
CS06	0.404	0.859	0.568	0.450	-0.463	0.421	-0.610	0.523	0.552	- 0.482
CS07	0.445	0.848	0.571	0.507	-0.523	0.473	-0.654	0.514	0.609	- 0.509
CS08	0.439	0.862	0.561	0.492	-0.468	0.441	-0.663	0.505	0.603	- 0.495
CS09	0.379	0.798	0.542	0.452	-0.488	0.459	-0.670	0.542	0.625	- 0.488
DP02	0.494	0.527	0.764	0.473	-0.462	0.432	-0.531	0.448	0.489	- 0.474
DP04	0.489	0.537	0.839	0.418	-0.546	0.486	-0.571	0.536	0.542	- 0.542
DP05	0.493	0.587	0.860	0.483	-0.535	0.509	-0.577	0.564	0.616	- 0.529
DP06	0.423	0.538	0.802	0.440	-0.443	0.421	-0.565	0.491	0.684	- 0.492
DP07	0.439	0.522	0.792	0.453	-0.494	0.394	-0.558	0.511	0.518	- 0.483
ED01	0.559	0.465	0.424	0.747	-0.490	0.531	-0.478	0.573	0.468	- 0.551
ED02	0.547	0.452	0.444	0.779	-0.483	0.509	-0.481	0.506	0.440	- 0.501
ED03	0.568	0.430	0.432	0.766	-0.443	0.526	-0.425	0.489	0.426	- 0.504
ED04	0.600	0.467	0.452	0.800	-0.463	0.533	-0.517	0.504	0.452	- 0.499
ED05	0.569	0.352	0.398	0.743	-0.418	0.534	-0.464	0.450	0.360	- 0.451

(table continues)

Table 4.7 (Continued)

	CD	CS	DP	ED	ET	MW	SC	SS	WE	WL
ED06	0.577	0.421	0.391	0.739	-0.413	0.4969	-0.465	0.451	0.373	- 0.456
ET01	-0.486	-0.559	-0.559	-0.527	0.896	-0.616	0.600	-0.767	-0.506	0.749
ET03	-0.546	-0.528	-0.562	-0.555	0.891	-0.616	0.596	-0.730	-0.502	0.735
ET08	-0.511	-0.501	-0.519	-0.521	0.909	-0.604	0.583	-0.713	-0.485	0.709
MW02	0.573	0.324	0.387	0.573	-0.470	0.785	-0.391	0.512	0.404	- 0.489
MW04	0.489	0.288	0.353	0.508	-0.431	0.700	-0.350	0.469	0.370	- 0.458
MW05	0.509	0.421	0.427	0.470	-0.498	0.737	-0.422	0.543	0.404	- 0.533
MW07	0.590	0.570	0.508	0.552	-0.654	0.840	-0.566	0.710	0.546	- 0.677
SC01	-0.427	-0.568	-0.496	-0.448	0.484	-0.418	0.791	-0.482	-0.623	0.449
SC02	-0.452	-0.653	-0.568	-0.490	0.559	-0.454	0.830	-0.525	-0.624	0.510
SC03	-0.466	-0.636	-0.545	-0.543	0.569	-0.488	0.820	-0.589	-0.582	0.555
SC04	-0.401	-0.632	-0.501	-0.498	0.552	-0.449	0.802	-0.564	-0.561	0.535
SC05	-0.456	-0.674	-0.556	-0.532	0.559	-0.481	0.759	-0.601	-0.534	0.553
SC06	-0.459	-0.458	-0.551	-0.456	0.420	-0.385	0.697	-0.436	-0.588	0.412
SC07	-0.417	-0.558	-0.546	-0.413	0.458	-0.465	0.743	-0.486	-0.589	0.463
SS01	0.571	0.565	0.585	0.580	-0.744	0.648	-0.580	0.899	0.520	- 0.776
SS02	0.577	0.557	0.528	0.571	-0.709	0.655	-0.578	0.906	0.521	- 0.781
SS03	0.551	0.557	0.567	0.566	-0.727	0.648	-0.590	0.896	0.550	- 0.789
SS09	0.576	0.573	0.555	0.606	-0.735	0.680	-0.643	0.856	0.581	- 0.731
WE02	0.447	0.572	0.622	0.424	-0.456	0.456	-0.567	0.511	0.787	- 0.509
WE05	0.469	0.520	0.503	0.430	-0.393	0.488	-0.548	0.454	0.769	- 0.412
WE06	0.427	0.554	0.491	0.422	-0.381	0.437	-0.620	0.402	0.738	- 0.377
WE08	0.442	0.543	0.565	0.432	-0.466	0.420	-0.590	0.516	0.809	- 0.503
WE09	0.464	0.550	0.598	0.462	-0.469	0.439	-0.629	0.510	0.811	- 0.474
WL01	-0.528	-0.561	-0.559	-0.550	0.713	-0.610	0.556	-0.712	-0.516	0.870
WL03	-0.521	-0.506	-0.517	-0.522	0.702	-0.587	0.543	-0.732	-0.498	0.840
WL04	-0.582	-0.491	-0.565	-0.600	0.736	-0.646	0.557	-0.776	-0.486	0.883
WL06	-0.563	-0.539	-0.553	-0.588	0.708	-0.636	0.565	-0.761	-0.518	0.897
WL07	-0.583	-0.547	-0.541	-0.578	0.701	-0.623	0.555	-0.783	-0.532	0.884
WL11	-0.586	-0.514	-0.516	-0.568	0.704	-0.641	0.559	-0.766	-0.496	0.861

Table 4.7 shows that the indicator loadings have resulted higher than their reflective loadings hence, confirmed no discriminant validity in the present study.

4.17 Assessment of the Significance of Structural Model

The affirmation of measurement model takes the analysis to the next stage of PLS path modeling whereby, the structural model is assessed. The first component in the structural model assessment relates with the testing of hypothesized relationships (Hair et al., 2014). According to Hair et al. (2016) and Hair et al. (2014), the structural model should be tested in two stages, assessing the direct relationships first followed by inclusion of moderating variable to evaluate its buffering potential.

4.18 Hypothesis Testing

4.18.1 Test of Direct Effects

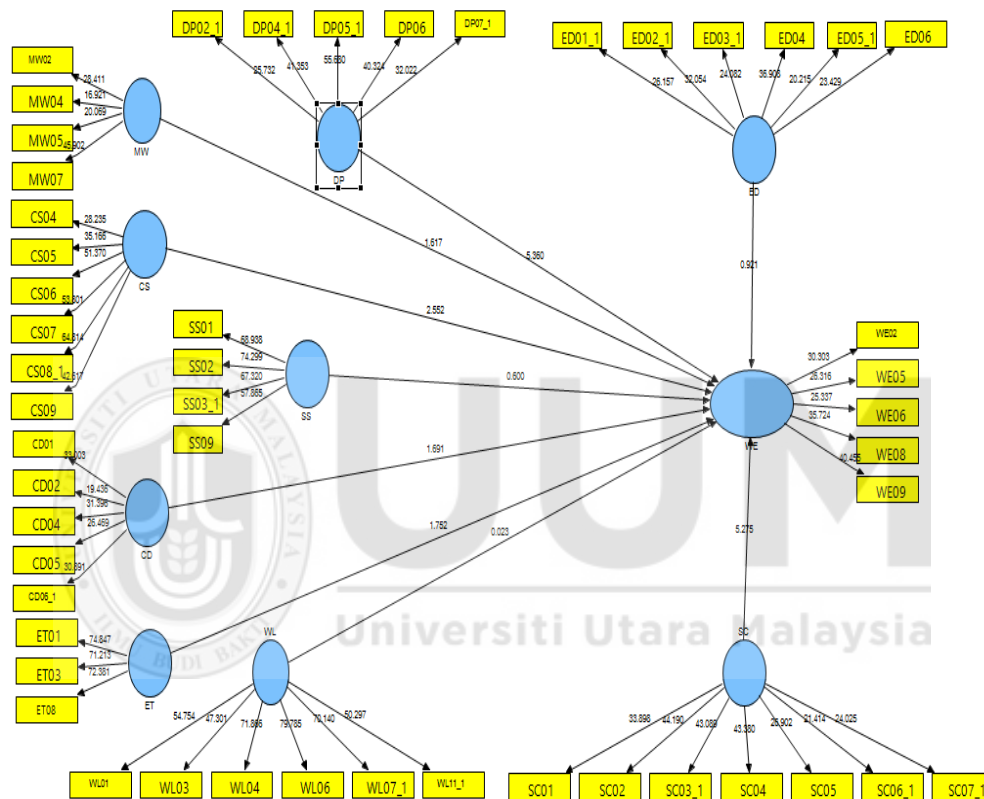
The structural model assessment was done through running bootstrapping procedures with 5000 bootstrap samples on 277 cases to outline path coefficient's significance level of the direct hypothesized relationships at the first instance (Hair et al., 2014; Hair et al., 2012; Hair et al., 2009). Figure 4.4 and Table 4.8 outlines that supervisor support resulted in an insignificant relationship with work engagement ($\beta = -0.051$, $t = 0.600$, $p > 0.10$) hence, rejecting hypothesis 1. However, coworker support resulted in a significant positive relationship with work engagement ($\beta = 0.177$, $t = 2.552$, $p < 0.01$) which concludes to supporting hypothesis 2. Parallel to this, meaningful work was also hypothesized to be in positively related with work engagement. Results from the PLS path modeling have also outlined a positive

relationship between the two ($\beta = 0.1009$, $t = 1.617$, $p < 0.1$) thus, expressing support for the hypothesis 3.

Workload which principally acts as a work stressor was hypothesized to be negatively related with work engagement. Likewise, the results have also reported insignificant negative relationship between workload and work engagement ($\beta = -0.0015$, $t = 0.023$, $p > 0.10$), leading towards rejecting hypothesis 4. Similarly, research depicted emotional demands posing negative impact on employee outcomes based on which, the current study hypothesized emotional demands to be negatively associated with work engagement in hypothesis 5. The PLS path coefficients ($\beta = -0.0552$, $t = 0.921$, $p > 0.10$) has concluded an insignificant negative relationship between emotional demands and work engagement thus, rejecting 5.

The current study proposed the extension of developmental HR resources including employee training opportunities, career development opportunities and developmental performance appraisal to the JD-R model. Based on the empirical evidence and nature of the variables, all three variables were hypothesized to be positively related with work engagement. Results from PLS path modeling in Table 4.10 have concluded employee training opportunities ($\beta = 0.1132$, $t = 1.752$, $p < 0.05$); career development opportunities ($\beta = 0.1112$, $t = 1.691$, $p < 0.10$); developmental performance appraisal ($\beta = 0.2778$, $t = 5.360$, $p < 0.001$) to be positively related with work engagement hence, supporting hypothesis 6, 7, and 8.

The study also hypothesized and tested the direct relationship of the proposed moderator (service climate) with work engagement and the results reported a significant positive relationship between the two ($\beta = 0.3803$, $t = 5.275$, $p < 0.001$), hence, concluded strongly support for hypothesis 9.



Note: Work Engagement= WE; Supervisor Support=SS; Coworker Support=CS; Meaningful work= MW; Workload= WL; Emotional Demands= ED; Employee Training= ET; Career Development=CD; Developmental Performance= DP; Service Climate= SC

Figure 4.4
Structural Model of Direct Relationships

Table 4.8

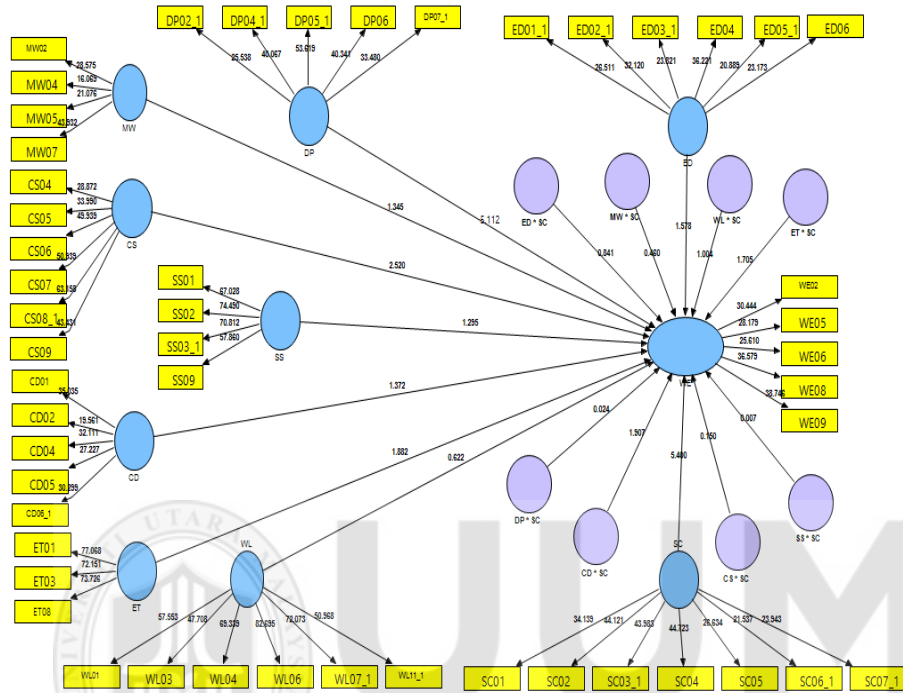
Results of Direct Hypotheses

Hypothesis	Relationship	Beta	Standard Error	T Value	Decision/Hypothesis
H1	SS → WE	-0.051	0.085	0.600	Not Supported
H2	CS → WE	0.177	0.0694	2.552	Supported
H3	MW → WE	0.1009	0.0624	1.617	Not Supported
H4	WL → WE	-0.0015	0.0667	0.023	Not Supported
H5	ED → WE	-0.0552	0.0599	0.921	Not Supported
H6	ET → WE	0.1132	0.0646	1.752	Supported
H7	CD → WE	0.1112	0.0658	1.691	Supported
H8	DP → WE	0.2778	0.0518	5.360	Supported
H9	SC → WE	0.3803	0.0721	5.275	Supported

4.18.2 Test of Moderating Effects

From the results of direct relationships, the bootstrapping procedure was again deployed on 277 cases to assess the moderating effect of service climate on the hypothesized relationships. On the course of moderation, the current study hypothesized to investigate the buffering impact of service climate on the relationship of supervisor support, coworker support, meaningful work, workload, emotional demands, employee training opportunities, career development opportunities, and development performance appraisal with work engagement. PLS path modeling results found that service climate only moderated the relationship of employee training opportunities ($\beta = 0.136$, $t = 1.7047$, $p < 0.05$) and career development opportunities ($\beta = 0.149$, $t = 1.9073$, $p < 0.05$) with work engagement thus, supporting hypothesis 15 and 16 and rejecting hypothesis 10 to 14 and 17 which pertained to the moderation on supervisor support ($\beta = -0.0005$, $t = 0.0066$, $p > 0.10$); coworker support ($\beta = 0.0096$, $t = 0.155$, $p > 0.10$); meaningful work ($\beta = -0.0297$, $t = 0.4597$, $p > 0.10$); workload ($\beta = 0.0779$, $t = 1.0041$, $p > 0.10$); emotional

demands ($\beta = 0.0529$, $t = 0.841$, $p > 0.10$) and developmental performance appraisal ($\beta = 0.0017$, $t = 0.024$, $p > 0.10$). Figure 4.5 and Table 4.9 provides further details in this regard.



Note: Work Engagement= WE; Supervisor Support=SS; Coworker Support=CS; Meaningful work= MW; Workload= WL; Emotional Demands= ED; Employee Training= ET; Career Development=CD; Developmental Performance= DP; Service Climate= SC

Figure 4.5
Structural Model of Moderated Relationships

Table 4.9
Results of Moderation Hypotheses

Hypothesis	Relationship	Beta	Standard Error	T Value	Decision
H10	SS*SC→WE	-0.0005	0.0775	0.0066	Not Supported
H11	CS*SC→WE	0.0096	0.0642	0.155	Not Supported
H12	MW*SC→WE	-0.0297	0.0645	0.4597	Not Supported
H13	WL*SC→WE	0.0779	0.0775	1.0041	Not Supported
H14	ED*SC→WE	0.0529	0.0629	0.841	Not Supported
H15	ET*SC→WE	0.136	0.0798	1.7047	Supported
H16	CD*SC→WE	0.149	0.0781	1.9073	Supported
H17	DP*SC→WE	0.0017	0.0726	0.024	Not Supported

4.19 Assessment of Variance Explained in the Endogenous Latent Variable

Assessment of the R-squared value is essential for robust assessment of structural model in PLS-SEM (Hair et al., 2014; Henseler et al., 2009). The R-square value basically is the variation in the outcome/dependent variable which is explained by the posed predictor variable(s) (Hair et al., 2011; Hair et al., 2010; Elliott & Woodward, 2007). Different areas of studies have outlined diverse ranges for R² values as acceptable hence depends on the nature, type and number of variables (Hair, Ringle, & Sarsdetd, 2013). Although, Falk and Miller (1992) have suggested acceptable R-square values of 0.10 even whereby, Hair et al. (2014) suggests that r-square values of 0.75, 0.50, and 0.25 can be considered significance, reasonable, and low respectively. According to Ramayah (2016), research frameworks with more independent variables often result in high r-square values going above 0.70, which is normal and acceptable. Table 4.10 provides further detail on the R-square value in this regard.

Table 4.10
Variance Explained in the Endogenous Latent Variable

Latent variable	Variance explained (R ²)
Work Engagement (Direct)	0.625
Work Engagement (Moderator)	0.702

Table 4.10 outlines that the entire research model explains 70 percent of the variance upon work engagement. This in other words it can be termed that the three sets of variables including supervisor support, coworker support, meaningful work as job resources; workload and emotional demands as job demands; employee training

opportunities, career development opportunities, and developmental performance appraisal as developmental HR resources, and service climate as a moderator collectively explain 70 percent of the variance in work engagement. The variance is significant and appropriate due to the deployment of core predictors of work engagement and their quantity (Hair et al., 2014; Chin, 1998; Ramayah, 2016).

4.20 Assessment of Predictive Capability

According to Hair et al. (2014), the predictive capability of a model comprises of effect size (f^2) and predictive relevance (Q^2).

4.20.1 Effect Size (f^2)

Effect size outlines the potential effect of specific exogenous latent variable on the under taken endogenous variable in a study. It is assessed through outlining changes in the R-squared (Chin, 1998). As per the formula mentioned below, the effect size is computed through subtracting the unexplained variance from the total r-squared value and further dividing it with resultant of 1- R^2 included value (Chin, 1998; Hair et al., 2014; Wilson, Callaghan, Ringle, & Henseler, 2007; Orwin, 1983).

$$\text{Effect size, } f^2 = \frac{(R^2_{\text{included}} - R^2_{\text{excluded}})}{(1 - R^2_{\text{included}})}$$

Cohen (1988) has forwarded recommended f^2 ranges whereby, 0.02 as small, 0.15 as medium, and 0.35 as large effects. Table 4.11 outlines the effect size of each latent variable of the present study and shows that with regards to the direct relationship of the latent constructs, supervisor support (0.003), coworker support (0.139) and meaningful work (0.008) infused small effect on the endogenous variable as per Cohen (1988)'s guidelines.

Accordingly, workload (0.000), emotional demands (0.000) and employee training opportunities (0.000) have resulted with zero effect on work engagement. Notably, career developmental opportunities (0.013), and developmental performance appraisal (0.149) can be termed to have posed near to medium effect on work engagement respectively.

Upon the inclusion of moderating variable, Table 4.11 underlines that supervisor support (0.000) and coworker support (0.000) have expressed zero effect on work engagement. Consequently, meaningful work (0.003), workload (0.003), and emotional demands (0.003) have resulted in small effect on work engagement. Similarly, employee training opportunities (0.017) and career development opportunities (0.027) can also be considered to have medium effect on work engagement. Developmental performance appraisal (0.000) on the contrary has resulted marking no effect on work engagement.

Table 4.11
Effect Size of Latent Constructs

Predecessor	R ² Included	R ² Exclud ed	R ² Include d- R ² Excluded	1- R ² Include d	F square d	Effect Size
Work Engagement (Endogenous Variable)						
Supervisor Support	0.625	0.624	0.001	0.375	0.003	Small
Coworker Support	0.625	0.573	0.052	0.375	0.139	Small
Meaningful Work	0.625	0.622	0.003	0.375	0.008	Small
Workload	0.625	0.625	0	0.375	0.000	Zero Effect
Emotional Demands	0.625	0.625	0	0.375	0.000	Zero Effect
Employee Training Opportunities	0.625	0.625	0	0.375	0.000	Zero Effect
Career Development Opportunities	0.625	0.62	0.005	0.375	0.013	Small
Developmental Performance	0.625	0.569	0	0.375	0.149	Mediu m
Appraisal SS*SC	0.702	0.702	0	0.298	0.000	Zero Effect
CS*SC	0.702	0.702	0.001	0.298	0.000	Zero Effect
MW*Sc	0.702	0.701	0.001	0.298	0.003	Small
WL*SC	0.702	0.701	0.001	0.298	0.003	Small
ED*SC	0.702	0.701	0.005	0.298	0.003	Small
ET*SC	0.702	0.697	0.008	0.298	0.017	Small
CD*SC	0.702	0.694	0	0.298	0.027	Small
DP*SC	0.702	0.702	0	0.298	0.000	Zero Effect

4.20.2 Predictive Relevance (Q^2)

The current study deployed blindfolding procedures to assess the predictive relevance of the research model through using Stone-Geisser's test (Stone, 1974; Geisser, 1974). The test is employed to evaluate the goodness of fit in PLS structural equation modeling (Duarte & Ruposo, 2010). According to Sattler, Völckner, Riediger and Ringle (2010) that blindfolding procedure should be applied to the endogenous variable(s) of the study to ascertain the predictive relevance in the

reflective models. This is due to the fact that reflective model is “specified as a latent or unobservable concept that causes variation in a set of observable indicators (McMillan & Conner, 1993, p. 1).

For this, cross-validated redundancy measure (Q^2) was applied in the current study to assess predictive relevance (Hair et al., 2014; Ringle, Sarstedt, & Straub, 2012; Chin, 2010; Geisser, 1974). According to Henseler et al. (2009), research model with (Q^2) result greater than ‘zero’ can be said to have sufficient predictive relevance. Accordingly, the authors suggest that higher the (Q^2) statistics, higher the predictive relevance. Table 4.13 reports the statistics in this regard.

Table 4.12
Construct Cross Validated Redundancy

Total	SSO	SSE	1-SSE/SSO
Work Engagement (Direct)	1385	858.8705	0.379
Work Engagement (Moderator)	1385	793.2285	0.427

As reported, Table 4.12 indicates sufficient cross-validated redundancy (Q^2) for the endogenous variable in direct as well as in the moderated model hence, suggests predictive relevance of the model.

4.21 Strength of the Moderating Effect

Furthermore, in order to assess the strength of the moderating effects, the current study deployed Cohen (1988) guidelines. This assessment helps to outline the buffering effect of the moderating variable i-e service climate in our case, upon the

relationship between exogenous and endogenous latent variables through using the following formula:

$$\text{Effect size, } f^2 = \frac{(R^2_{\text{Mod included}} - R^2_{\text{Mod excluded}})}{(1 - R^2_{\text{moderator included}})}$$

Moderating effect (f^2) of 0.02 is considered weak, 0.15 as medium and above 0.35 is considered as large effect size. Notably, Chin et al. (2003) has reported that small or low moderating effect does not refer that the underpinned moderating variable is not significant because even the minor interaction effect can turn out to be meaningful in highly critical moderating conditions. Table 4.13 presents further results in this regard.

Table 4.13
Strength of the Moderating Effect

	Included	Excluded	f-squared	Effect Size
R- Squared	0.702	0.625	0.258	Medium

Table 4.14 suggests that the moderating effect based on Cohen`s suggestions has resulted with medium effect.

4.22 Interaction Plot

The current study deployed product indicator approach using PLS-SEM to underscore and evaluate the strength of the moderating effect of service climate on the relationship of supervisor support, coworker support, meaningful work, workload, emotional demands, employee training opportunities, career development opportunities, and developmental performance appraisal with work engagement (c.f., Chin et al., 2003; Helm, Eggert, & Garnefeld, 2010; Henseler & Chin, 2010a; Henseler & Fassott, 2010).

Since moderating variable is continuous in nature, therefore, product indicator approach is termed appropriate in this regard (Rigdon, Schumacker, & Wothke, 1998).

For the purpose of applying product indicator approach, interaction between indicators of the latent independent variable latent moderator variable is required to be created which are used as indicators of the interaction in the structural model (Hair et al., 2011; Jenny & Judd, 1984).

It can be recapped that hypothesis 15 concerning to the moderation of service climate on the relationship of employee training opportunities with work engagement found positive moderation effect ($\beta = 0.136$, $t = 1.7047$, $p < 0.05$). The interaction figure 4.6 shows a stronger positive relationship between employee

training opportunities and work engagement for individuals with higher perceptions of service climate than it is for individuals with low service climate views.

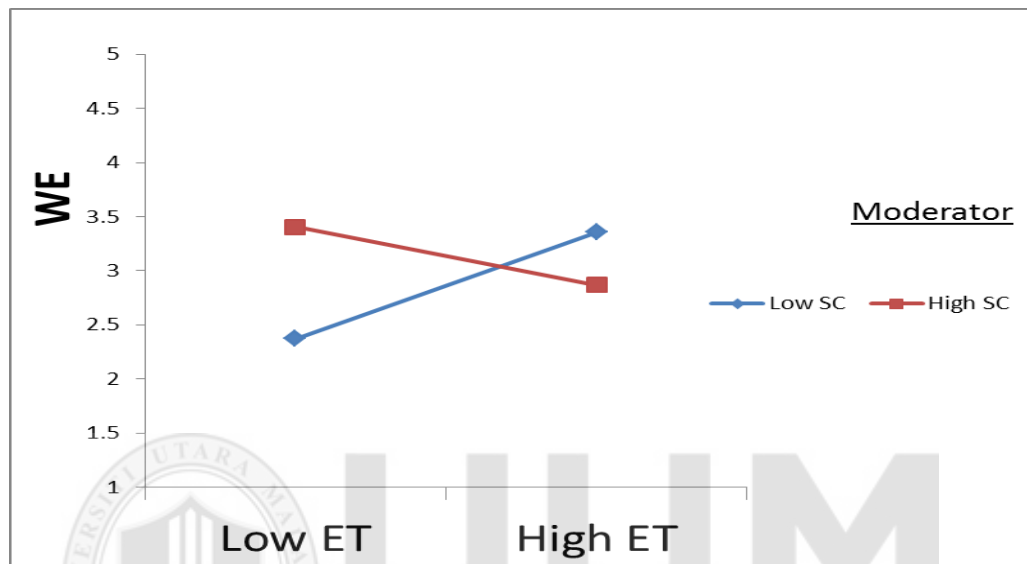


Figure 4.6
Interaction effect of Service Climate on Employee Training Opportunities and Work Engagement Relationship

Accordingly, hypothesis 16 pertaining to the moderation of service climate on career development opportunities and work engagement relationship, Figure 4.6 outlines that service climate significantly moderated the relationship ($\beta = 0.149$, $t = 1.9073$, $p < 0.05$). The interaction plot in figure 4.7 shows a stronger positive relationship between career development opportunities and work engagement for individuals with higher perceptions of service climate than it is for individuals with low service climate views.

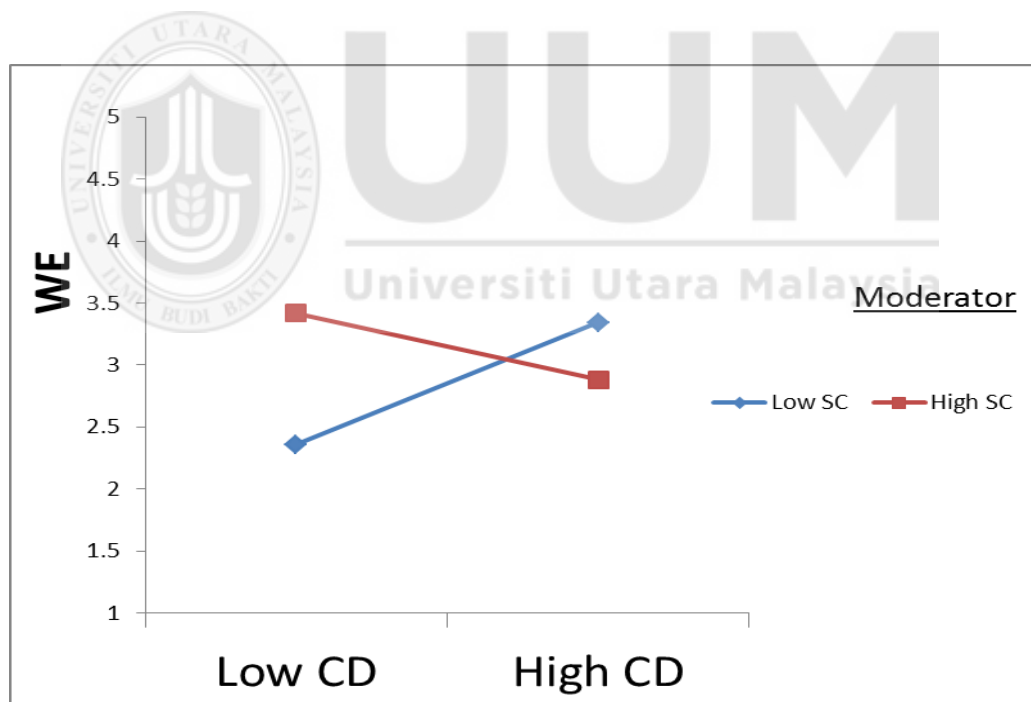


Figure 4.7
Interaction effect of Service Climate on Career Development Opportunities and Work Engagement Relationship

4.23 Summary of the Hypotheses

Recap of the overall study can be retrieved from the summary of the findings presented in Table 4.14.

Table 4.14
Summary of the Hypotheses

Hypothesis	Statement	Finding
H1	There will be a positive relationship between supervisor support and work engagement	Not Supported
H2	There will be a positive relationship between coworker support and work engagement	Supported
H3	There will be a positive relationship between meaningful work and work engagement	Not Supported
H4	There will be a negative relationship between workload and work engagement	Not Supported
H5	There will be a negative relationship between emotional demands and work engagement	Not Supported
H6	There will be a positive relationship between employee training opportunities and work engagement	Supported
H7	There will be a positive relationship between career development opportunities and work engagement	Supported
H8	There will be a positive relationship between developmental performance appraisal and work engagement.	Supported
H9	There will be a positive relationship between service climate and work engagement	Supported
H10	Service climate will moderate the relationship between supervisor support and work engagement	Not Supported
H11	Service climate will moderate the relationship between coworker support and work engagement	Not Supported
H12	Service climate will moderate the relationship between meaningful work and work engagement	Not Supported
H13	Service climate will moderate the relationship between workload and work engagement	Not Supported
H14	Service climate will moderate the relationship between emotional demands and work engagement	Not Supported
H15	Service climate will moderate the relationship between employee training opportunities and work engagement	Supported
H16	Service climate will moderate the relationship between career development opportunities and work engagement	Supported
H17	Service climate will moderate the relationship between developmental performance appraisal and work engagement	Not Supported

4.24 Summary of the Chapter

The chapter provided detailed explanation pertaining to study results through assessing the significance of the path coefficients was presented. These coefficients reported a significant positive relationship between coworker support, meaningful work, employee training opportunities, career development opportunities, and developmental performance appraisal. As hypothesized, the path coefficients also reported negative relationship of job demands including workload and emotional demands with work engagement.

In connection to the moderation, service climate only moderated the relationship between employee training opportunities and career development opportunities thus, resulting with an overall moderating effect of 'medium' level in the present study. The next chapter presents throughs discussion on research findings and implications.

CHAPTER FIVE

DISCUSSION AND CONCLUSION

5.1 Introduction

This chapter expounds on the findings elaborated in the preceding chapter. The discussion is organized into four sections. The first section of the chapter offers recapitulation and summary of the findings. Section two presents discussion in alignment with the research questions of the study. Following to this, section three explains theoretical and practical implications followed by limitations of the study and scope for further research. At the end, the chapter concludes with summary of the entire study.

5.2 Recapitulation and Summary of Findings

On a broader scope, the current study aimed to investigate the issue of work engagement through testing JD-R model. Therein, the study has made two important contributions. At first, the study examined the relationship of job resources including supervisor support, coworker support, and meaningful work and job demands including workload and emotional demands with work engagement. Moreover, the study proposed and tested the extension of developmental HR resources including employee training opportunities, career development opportunities, and developmental performance appraisal with work engagement. Secondly, the current

study also attempted to test the moderation of service climate on the entire extended JD-R model for alternative relationship investigation between the eight predicting variables of the study and work engagement. Following this, the study has responsively succeeded in advancing understanding on the predictors of work engagement and the JD-R model through answering the following posed research questions:

- To what extent job resources including supervisor support, coworker support, and meaningful work influence work engagement?
- To what extent job demands including workload and emotional demands affect work engagement?
- To what extent developmental HR resources including employee training opportunities, career development opportunities and developmental performance appraisal influence work engagement?
- To what extent service climate moderates the relationship between job resources including supervisor support, coworker support, and meaningful and work engagement?
- To what extent service climate moderates the relationship between job demands including workload and emotional demands and work engagement?
- To what extent service climate moderates the relationship between developmental HR resources including employee training opportunities, career development opportunities and developmental performance and work engagement?

Concerning the direct relationship of the independent variables, the study found support for eight (8) of its hypothesized relationships. PLS path modelling results outlined that perceived coworker support and meaningful work were positively related whereby, perceptions regarding supervisor support concluded in an insignificant relationship with work engagement. Accordingly, as hypothesized, job demands including workload and emotional demands resulted in a negative relationship with work engagement. Furthermore, the study found positive relationship between the proposed extended developmental HR resources including employee training opportunities, career development, and developmental performance appraisal and work engagement. In parallel, the study also tested the direct relationship between the proposed moderating and outcome variable which also turned out to be significantly related.

Pertaining to the moderation of service climate on the hypothesized relationships, the results concluded support for two hypotheses only. In precise, the results of the regression analysis using PLS path modeling approach indicated moderation of service climate on the relationship between employee training opportunities and work engagement. Similarly, the study also found service climate acting as a moderator on the relationship between career development opportunities and work engagement. The study however, found no support concerning the moderation of service climate on relationship between supervisor support, coworker support, meaningful work, workload, emotional demands, and developmental performance appraisal relationship and work engagement.

5.3 Discussion of Findings

The detailed elaboration of the research findings in relationship with relevant literature, theories, and practical assumptions is sketched on the grounds of research questions of the study.

5.3.1 Job resources and Work engagement

The first research question pertained to the relationship of job resources of the JD-R model whereby supervisor support, coworker support and meaningful work were examined in their relationship with work engagement.

5.3.1.1 The influence of Supervisor Support on Work Engagement

Based on the explanations and prior empirical evidences (Barkhuizen, rothmann, & Fons, 2013; Swanberg et al., 2011; Bakker, 2007; Schaufeli & Salanova, 2007; Hakanen et al., 2006) supervisor support boost individual work wellbeing due to which, employees perform with higher work engagement. However, the results of the PLS path modeling found an insignificant ($\beta = -0.051$, $t = 0.600$, $p > 0.10$) relationship between supervisor support and work engagement and rejecting the hypothesis. This terms that support, good relations, appreciation, and friendly gestures, did not psychologically influence bank employees to boost their psychological work wellbeing.

This insignificant result is parallel with the findings of Poortvliet, Anseel and Theuwis (2015); Menguc et al. (2013); Karatepe and Olugbade, (2009); Hengel et al.

(2012), and Wu et al. (2013) who reported insignificant relationship between supervisor support and work engagement across their research samples. Herein, two major conceivable explanations seem to be appropriate for this.

The first is the nature of job or job characteristics in other words. This refers to the fact that there are some professions whereby, employees have specialist skills and experience pertaining to some aspects of the work as explained by Wu et al. (2013) in their study. Based on these skills and expertise, they are assigned a specific role in the organization. Thus, in such instances, these employees prefer working independently and consider involvement of any type as a hindrance, affecting their work wellness. Likewise, banks have different departments, each performing a specialist tasks such as cash, treasury, loans, asset management etcetera (Schmaltz, 2009). Therein, people are assigned with the roles based on their niche skills, qualifications and expertise. Due to the division of job based on skills and expertise, they recognize general supervision prospects less appealing, particularly in connection to their work engagement. This insightful finding can also be discussed through the explanation of Yerkes-Dodson Law (1908) of arousal and motivation. The law suggests individuals can only take motivation and inspiration up to a certain level as it works on a bell curve strategy. Thus, at a certain level and stage, the significance of motivating prospects starts getting weaker and less appealing. Another explanation towards this insignificant empirical finding could be employees' independent working preferences. Besides job nature, it is also important

to note that, in many societies people prefer working individually especially when it comes to supervisory coordination.

Immediate supervisor support at times, can be viewed as an element of showcasing individual incompetence thus, negatively influencing their work wellbeing. Similar traces could be retrieved from the empirical explanations of Beehr, Bowling, and Bennett (2010) and Deelstra et al. (2003); reporting imposed supervisory support affecting self-confidence and competence of employees which as per the current study can be seen as elucidating negative reactions from employees and decreasing their work engagement.

This explanation could be further strengthened with the empirical explanation of Wu et al. (2013) who sampled tour guides and found insignificant relationship whereby, it reported that since tour guides are very independent in their work and therefore supervisor support was not of much importance and value for them. Based on this argument, it is very likely that since employees in banking sector have well defined roles and responsibilities and are skilled enough to accomplish assigned goals as per expectation (Schmaltz, 2009); the importance and vitality of supervisor support may have become less worthy. Notably, based on the questionnaire, it also asserts that the element of help, assistance and assistance is merely not of much prominence when people are working independently, equipped with core skills to perform a particularized task like in the banking sector. On the contrary, it may also be due to

lack of appreciation or possible conflicts due to which, the respondents may have felt less acknowledging towards supervisor support.

5.3.1.2 The influence of Coworker Support on Work Engagement

The results of the current study have shown positive relationship between coworker support and work engagement ($\beta = 0.177$, $t = 2.552$, $p < 0.01$), thus supporting hypothesis 2. This asserts that individuals perceiving positive about coworker support were able to foster their work capabilities hence, expressing work engagement. In other words, employees in the banking sector relied on their coworkers, shared good relationships, experienced friendliness and healthy working environment which in totality helped them to boost their psychological connection with the job hence enriching their work engagement. Besides the fact that this result is consonant with previous empirical findings (Demerouti et al., 2001; Hakanen, Schaufeli, & Ahola, 2008; Taipale et al., 2010; Xanthopoulou, Demerouti, Bakker, & Schaufeli, 2009; 2008); it also highlights towards the importance of coworker support among the employees in the banking sector. This finding has also paved support towards the notion of present study's underpinning theory i.e Conservation of Resources Theory (Hobfoll, 1989), outlining positive influence of job resources on employee behaviors. In addition, the finding can be further detailed with some explanations.

First, the result suggests that coworker support amongst the bank employees helped them to strengthen their work engagement. In other words, it outlines the crucial helping work environment of the banks wherein, support from coworkers can help employees to bring more energy and absorption in their work. Despite belonging to same resource category as of supervisor support (job resources); the present study has found coworker support positively influencing work engagement in the banking sector of Pakistan. This may be due to the reason that supervisor support is more of a formal prospect as they have a directed instrumental responsibility to support and facilitate their subordinates on work related matters whereas relationship with coworkers is more informal in nature and thus, facilitates the idea of group chemistry. As a consequence, one can assert that people may prefer and feel more at ease in getting assistance from their peers at work and thus, experiencing work engagement. Moreover, since the present study had 85.9 percent male respondents, there are likely chances that the gender may also had played a potential role towards predicting work engagement through coworker support. As Nagami, Tsutsumi, Tsuchiya, and Morimoto (2010) and Usami and Kosugi (2008) have reported that availability of psychological job resources influences male employees' outcomes and behaviors more compare to females. This is principally due to the variation in the sensitivity towards these work aspects among the two genders.

The finding also underlines that, for ordinal staff members, coworker support can be of prominent importance in handling work problems and harnessing work wellbeing in an effective manner. This is what Taipale et al. (2008) empirically explained that

employees receiving adequate social support in the form of facilitation in work; recognition and appreciation from their coworkers are more psychologically connected with the work. This, in conclusion, enables them to effectively cope up with stress and indulge in work with higher engagement levels.

5.3.1.3 The influence of Meaningful Work on Work Wngagement

Accordingly, hypothesis in connection to meaningful work has outlined insignificant relationship between meaningful work and work engagement ($\beta = 0.1009$, $t = 1.617$, $p > 0.1$). The results are contrary to the empirical explanatinos of Steger et al. (2012) and Oliver and Rothmann (2007). Particularly, the finding have underscored that employees did not experience personal meaning in their work in the banking sector of Pakistan. As a result of which, they failed to foster their psychological resourcefulness to boost work engagement levels. The finding suggest that, work being meaningful can be crucial but may not be very important for some occupations and/or employees to intrinsically boost their wellbeing and result in profound behaviors and outcomes like work engagement.

Possible reason could be the strong SOP procedures in the banking sector. Since banks deal with highly sensitive financial matters, the employees are required to work with strict adhrence to the guided measures thus, not inducing any element of personal meaning in the work. Another plausible explanation in this regard could be the nature of work and work environment in the banking sector which is generally

more complex and stressful (Khan et al., 2011), consequent to which, the respondents may have been lacking to find any personal meaning in their work.

Accordingly, it may also be due to the lack of interest and association of employees with their job roles and/or assigned tasks. In other words, the employees in the banking sector may have been viewing the work as simply a mere source of earning salary and not as something notable, contributory, and significant for themselves as well as for the organization and society at large. This leads towards assterring that organizations need to focus on practices and approaches to help employees gain a better meaning out of their jobs in order to facilitate their work wellbeing (engagement).

This argument can be facilitated with the critical behavioral explanation by Maslow, Stephens, Heil, and Bennis (1998) that, *“People don’t even want the creativity, the freedom, and the things that you are trying to give them. They aren’t trying to find meaning in their work. People just want to come to work, do their job, and have a clear understanding of what’s expected from them. They want to be paid fairly that is all that they want”*(p. 11). Keeping this explanation in view, there lies a possibility that employees in the banking sector seem to be perhaps more focused only to the extent that they understand the work and accomplish it effectively rather than going beyond to find a personal meaningfulness in the work in a more borader perspective.

5.3.2 Job demands including Workload and Emotional Demands and Work Engagement

The second research question of the current study subjected the influence of job demands including workload and emotional demands on employees' work engagement.

5.3.2.1 The influence of Workload on Work Engagement

The results of the present study have concluded an insignificant negative relationship between workload and work engagement ($\beta = -0.0015$, $t = 0.023$, $p > 0.10$), thus rejecting hypothesis 4. The finding has indicated that bank employees did not perceive their job and assigned tasks to be harder and time pressing. Accordingly, the employees potentially seemed to view their work as normal, requiring no additional efforts and likewise, experienced no serious work pace issues. Thus, workload marked no significant negative effect upon their work engagement.

The finding is contrary to Llorens, Bakker, and Schaufeli (2006) and Taipale et al. (2010) whereby authors reported significant negative influence of workload on employees' work engagement. The result has advocated towards an interesting aspect especially in relation to employees in the banking sector. Despite the fact that Pakistani banking sector is reported to have high work stressors (Khattak et al., 2011; Nayyab et al., 2011), there is a possibility that the employees may have become used to such workload and time pressure elements. In other words, through experiencing similar work patterns on a regular basis, the job becomes more kind of

repetitive monotony in nature and therefore becomes less stressful for the individuals (Johansson, 1989).

In simple, the findings have highlighted that non-managerial employees did not perceive high workload on the job which, as a consequence, placed neither negative nor positive impact on their work engagement.

5.3.2.2 The influence of Emotional Demands on Work Engagement

Accordingly, emotional demands are emotionally pressing work conditions that lead towards work strain (Heuven, Bakker, & Schaufeli, 2006; Totterdell & Holman, 2003). Hypothesis 5 was posed to outline a significant negative relationship between emotional demands and work engagement. Contrary to the expectations, the results have reported an insignificant negative relationship between the two ($\beta = -0.0552$, $t = 0.921$, $p > 0.10$) and thus rejecting hypothesis 5. The finding suggest that respondents did not experience their work to be emotionally demanding; pushing them to face demanding and complaining clients, and/or experience disrespect and lack of politeness. Conclusively, such less emotionally challenging work placed no deleterious influence upon their psychological resourcefulness and connectivity with work. The result is not in harmony with the findings of Bakker and Demerouti (2006) and Taipale et al. (2010) and can be explained as follows.

At first, the result outlines that employees experienced emotional demands and challenges from clients and customers but they were not intense to the extent due to

which, they had resulted in damaging their work engagement. Explanation of Johansson (1989) may also be taken into consideration here whereby, the author suggests that experiencing similar work patterns makes the job roles leads to more kind of repetitive monotony and therefore, the work becomes less stressful. Accordingly, since bank employees have well designed role and responsibilities with highly directed SOPs which could have been potentially helping them to tackle emotional setbacks and challenges at work thus, marking no deleterious impact on their positive behaviors and outcomes.

The results aid to understand the emotionally demanding work environment of the banking sector in particular (Ogunbamila et al., 2014) and service sector in general (Schaufeli, Bakker, & Van Rhenen, 2009; Xanthopoulou, Bakker, & Fischbach, 2012) in terms of their varying intensity compared to other industries and occupational settings (Bakker, Schaufeli, Leiter, & Taris, 2008; Taipale et al., 2010).

Assertively, the finding underlined that job demands including workload and emotional demands did not pose any significant negative effect on the physical and mental capabilities to affect employees' work engagement in the banking sector of Pakistan.

5.3.3 The influence of Developmental HR Resources on Work Engagement

Third research question of the study concerned with the investigation of the proposed extension in the JD-R model of work engagement. Therein, developmental

HR resources including employee training opportunities, career development opportunities and developmental performance appraisal resulted to be prominent for predicting work engagement.

5.3.3.1 The Influence of Employee Training Opportunities on Work Engagement

Pertaining to the test of employee training opportunities and its relationship with work engagement, PLS path modeling results have suggested a positive relationship ($\beta = 0.1132$, $t = 1.752$, $p < 0.10$), hence supporting hypothesis 6. The result asserts that respondents appreciated the provision of training opportunities, investment towards employee development and efforts made by their banks in connection to help them boost their skills. In other words, bank employees (respondents of the current study) with considerable availability of employee training opportunities and positive perceptions, managed to further their work engagement. The findings have broadened the empirical conclusions of Salanova, Agut, and Peiro (2005) on the relationship of employee training and work engagement. Hence, as proposed, the results have indicated towards the potential of employee training opportunities for enriching work engagement, as proposed.

Since there had been very limited empirical attention on this relationship across the Asian and emerging economies (Suan & Nasurdin, 2014); the finding has also addressed the notion of employee training and its significance for work engagement boosting for emerging economies. Consequently, it can be asserted that employee

training opportunities are of prominent significance for people to help them feel valued and foster their performance capabilities (Valcour, 2014), hence boosting their work engagement.

Important to note that employees in the banking sector of Pakistan are provided with numerous training opportunities to boost their skill set and fine tune their competitive traits. Some of the prominent programs which includes customer service and attitude, digital banking, management and communication, account management, credit analysis, trade processing, financial reporting, business conduct code for banks etcetera (IBP, 2016). Such programs are designed and conducted by experts to help facilitate employees become more proficient in their job roles and hence, work with energy and immersion. In line with this, the present study has notably outlined that such training opportunities were positively perceived by employees in the banking sector of Pakistan thus explains how and why employees positively correlated and enhanced their work engagement through employee training opportunities.

Another explanation towards this result is that providing new knowledge and skills through training opportunities instills employees to perform with higher work connectivity. When employees are offered with appropriate and adequate learning opportunities, it can make them feel organization's concern and optimistic view regarding employee prosperity. Therefore, providing training opportunities can be

vital particularly for service professionals like bankers to help them engage in working and serving customers with more energy and immersion in their work.

5.3.3.2 The Influence of Career Development Opportunities on Work

Engagement

Hypothesis 7 concerned with the relationship between career development opportunities and work engagement. According to Kuvaas (2008) career development opportunities refers to the amount to which employees perceive that their organization's HR practices support their career development needs. The structural equation modeling results of PLS have reported ($\beta = 0.1112$, $t = 1.691$, $p < 0.1$) positive relationship between career development opportunities and work engagement. The finding suggests that employees valued career development prospects provided by their respective banks. Accordingly, they also positively regarded the focus of their banks towards employees' career growth; provision of career growth opportunities, and facilitation for lifelong career. This collectively helped them to psychologically connect with work and experience work engagement.

The results are consonant with the findings of Barbier et al. (2012); James, McKechnie, and Swanberg (2011) and Poon (2013). Accordingly, the results have empirically addressed the recommendation of Fitzgerald (2006); Bish, Bradley, and Sargent (2004) and Sahoo and Sahu (2009), outlining career development opportunities as the best return that an organization could offer to benefit employees and accordingly enhance their work behaviors like engagement.

The finding suggests that offering sufficient career growth opportunities can help magnify the outcomes and behaviors of employees hence, pushing them to work with more engagement. It can also be seen that job roles offering career growth opportunities are more capable of facilitating employees to build a strong connectivity with their work and help boost work engagement.

For example, bankers in Pakistan are offered with several growth programs and development opportunities ranging from consumer banking, investment, corporate financing, treasury, research, HR, to strategic planning (NBP, 2016). Moreover, the employees are also offered matching learning programs through which they can aid their skills to achieve these career growth opportunities and promotions. These include Management development programs, Leadership succession plans, Officer Grade (OGI, OGII, OGIII) programs and many more. Hence, the availability of such career advancement prospects were considered positive by the respondents which is why how employees positively correlated to enhance their work engagement via career development opportunities can be understood.

5.3.3.3 The Influence of Developmental Performance Appraisal on Work Engagement

In the similar vein, the current study has outlined positive and highly significant relationship between developmental performance appraisal and work engagement (hypothesis 8). The PLS path modeling results ($\beta = 0.2778$, $t = 5.360$, $p < 0.005$)

asserts that positive perceptions regarding developmental performance appraisal can significantly enhance work engagement. The result suggests that employees expressed satisfaction with their banks performance reviews, effective feedback for improvement and recognition. The finding suggests that, the process of conducting performance reviews was perceived valuable by the bank employees, helping them further strengthen their skills and improve on weaknesses. As a result, it significantly energized them to work with immersion and absorption hence, experiencing work engagement.

The finding is first of its kind, examining and outlining strong connection between the two in the engagement literatures. The results have furthered the assertions of Kuvaas (2008; 2006), regarding the promising role of developmental performance appraisal for shaping employee behaviors and outcomes. The findings have outlined that similar to other employee outcomes, developmental performance appraisal can also be worthy for uplifting psychological work wellbeing of employees to express higher work engagement prospects. The finding specifies that when it comes to work engagement, employees view developmental performance appraisal as an important HR prospect.

In sum, this suggests that for example, when employees are provided with feedback outlining their strengths to further capitalize upon, and identified with weaknesses to help improvise, it induces a sense of belongingness and organizational concern within them. These performance and future improvement oriented prospects help

employees to objectively plan how and what in specific they need to focus hence, stimulating them to strive harder. This is exactly what employees in the banking sector of Pakistan reported whereby as per the present study, they viewed a positive correlation of developmental performance appraisal towards enhancing their work engagement.

The standard performance appraisal systems are structured effectively. The KPIs are achieved responsively and the standards are also acceptable by employees. Convincingly, when the employees are satisfied with the performance appraisals they tend to express higher energy and immersion resulting in boosting work engagement. In other words, it implies that, positive developmental focused performance appraisals can be of a great value to make employees know how they are performing and their progress which collectively can be seen as a driving force for boosting work engagement.

Evidently, the research has empirically approved and strengthened the recommendations concerning to the importance of developmental HR resources towards work engagement. The findings have outlined that developmental HRM, similar to other employees' outcomes (Kuvaas, 2008; 2007; 2006), can be of monumental prominence for fostering work engagement. This helps to understand and further amplify the recommendations of Albrecht et al. (2015), urging for blending HRM factors to potentially develop a better work engagement strategy for more promising prospects.

The study has also effectively attempted and addressed major empirical gaps outlined by notable authors, highlighting towards the significance lack of research concerning to the role of HRM towards predicting work engagement. Particularly, the results have outlined a strong echoing between developmental performance appraisal and work engagement which has never been empirically tested, besides the current study.

In totality, the results of the direct effects of developmental HR resources have addressed practical shortcomings of the JD-R model of work engagement. Being in line with the explanation of Conservation of Resources theory (Hobfoll, 1989), the findings have outlined that developmental HR resources can notably help organizations to further their employees' work wellbeing, similar to other employee outcomes.

Through incorporating developmental HR resources in the core JD-R model, practitioners and scholars can potentially gain a better understanding of work engagement as to how HR can play a vital role in this aspect which, till date remained unexplored.

5.3.4 The direct influence of Service Climate on Work Engagement

The proposed moderator of the study was also examined in terms of its direct relationship with work engagement under hypothesis 9. This was principally examined based on the considerable importance of service climate as a predicting variable itself in the service based organizations (Dietz, Pugh, & Wiley, 2004; Glisson & James, 2002; Schneider & Bowen, 1993). Accordingly, there exists no empirical literature pertaining to the direct influence of service climate on work engagement or any other employee outcomes in Pakistan. Building upon the explanation of Drach-Zahavy (2009) regarding service climate being an important resource, the current study hypothesized to test its direct relationship with work engagement.

Results of PLS-path modeling have concluded significant ($\beta = 0.3803$, $t = 5.275$, $p < 0.1$) relationship between service climate and work engagement, supporting hypothesis 9. The findings have added value towards the claims of Dietz, Pugh, and Wiley, (2004); Manning et al. (2012); Danish et al. (2014); Schulte et al. (2009), and Schneider et al. (1998) concerning the momentous significance of service climate towards boosting employee outcomes. The finding suggests that employees received quality service environment in the banks with clear performance and service standards which helped them to perform with more passion, energy and absorption, thus, increasing their work engagement. Accordingly, the results also advocate that the employees experienced encouraging service environment with appropriate tools and technology to support quality work and service which as a consequence helped

them to understand the work nature and responsively connect to it for enhanced work wellbeing (engagement) prospects. Accordingly, since service industry requires employees to interact with customers on frequent basis for which, healthy and supportive service climate is essential (Salanova, agut, & Peiro, 2005). Based on this argument, the significant positive findings of the present study on this relationship could be responsively comprehended.

Principally, the study results have answered the empirical recommendations of Abdelhadi and Drach-Zahavy (2012) and Salanova, Agut, and Peiro (2005) pertaining to considerable lack of scholarly attention on service climate- work engagement relationship, despite of considerable importance. The results highlight that employees perceiving positive about the service climate, experienced psychological resourcefulness and therein, managed to enhance their work engagement in the banking sector of Pakistan.

Based on this, service organizations, particularly banks are recommended to work on developing procedures and practices to recognize and reward service efforts of their employees for harnessing service climate for higher engagement prospects. The finding advocates that employees work behaviors can be facilitated through providing adequate service climate whereby they view the work environment positive and recognizing towards efforts made for taking responsive service efforts. Particularly for service professions like banking, the finding outlines that promising

service climate is crucial for employees to engage and showcase more robust behaviors.

In parallel, the finding puts forward that bank employees viewed favorable service climate as a vital job resource to help them work with energy, passion and full absorption. Since service climate brings convenience and affectivity (Salanova et al., 2005) whereby, the study results outline that ensuring robust service climate can make a notable impact on employees towards experiencing work engagement.

5.3.5 Moderating effect of Service Climate on the relationship between Job Resources and Work Engagement

Following the fourth research question, the current study examined the moderation of service climate on the relationship between job resources including supervisor support, coworker support and meaningful work and work engagement.

5.3.5.1 Service Climate on Supervisor Support and Work Engagement relationship

The bootstrapping procedures outlined no moderation of service climate on supervisor support and work engagement relationship ($\beta = -0.0005$, $t = 0.0066$, $p > 0.10$), hence rejecting hypothesis 10. This finding can be explained with the fact that since service businesses like banks maintain a highly responsive service climate as a primal feature for effective business operations. Therefore, due to the fact service climate is positively maintained in sectors like banks, the employees may seem to

have not taken it as anything new or special in order to help them enhance their supervisor support and work engagement association.

Accordingly, service climate, at times, is viewed as a contextual resource (Abdelhadi & Drach-Zahavy, 2012; Drach-Zahavy, 2009), which means that employees at times, view service climate as an important resource but only for some work aspects which hence, results in temporal depletion in some situations. In such a case, there is a possibility that because of it, service climate may have failed to pose any buffering effect upon supervisor support and work engagement relationship.

Additionally, since the direct relationship between supervisor relationship and work engagement resulted to be negative and insignificant in the present study ($\beta = -0.051$, $t = 0.600$; $p > 0.10$); this may also be the reason that service climate had failed to instill any buffering energy into the relationship. In other words, service climate was not of value for the bank employees to help them improve their insignificant supervisor support and work engagement relationship.

5.3.5.2 Service Climate on Coworker Support and Work Engagement relationship

Hypothesis 11 outlined the examination of service climate moderation on coworker support and work engagement relationship. Therein, the path modeling results also found no moderation ($\beta = 0.0096$, $t = 0.155$; $p > 0.1$) thus, furthering no support towards this hypothesized relationship. The finding reflects that despite the positive direct relationship, service climate failed to position any buffering impact on this

relationship. In connection to the bankers, respondents of the present study have reported no potential role of service climate to harness the capitalization of important job resource like coworker support towards attaining work engagement. This also explains that the bank employees, possibly because of adequate coworker support, may actually have been in less need for supportive service climate to further their work engagement. In addition to this, some other explanations may also be considered in this regard.

One possible reason may be the fact that employees in banks have highly particularized job roles with specific skills to effectively complete them. Therein, since the employees are well aware of the quality of their jobs and the requirements; they may have felt no need for service climate to help them capitalize and further enhance work engagement through prospects like coworker support. Therefore, further investigation of this hypothesized relationship may be carried out in occupational settings whereby, job roles are more flexible; highly dependent on other employees and require extensive support from colleagues, subordinates and supervisors.

Another possible reason could be the context and nature of the moderating variable (service climate). Since service climate refers to perception of practices, procedures and behaviors that get rewarded, supported and regarded for service” (Schneider et al., 1998), which is principally an outcome of wider work characteristics, policies, and management interventions thus, not ‘limited’ and ‘related’ to what support and

recognition an individual receives from its coworkers. As a result, this may have also have led them to view service climate and other job resources as different from each other thus, failing to pose any moderating influence on the relationship.

5.3.5.3 Service Climate on Meaningful Work and Work Engagement relationship

In corresponding, the present study also examined the moderation of service climate on the relationship between meaningful work and work engagement. The bootstrapping procedures have outlined no moderation ($\beta = -0.0297$, $t = 0.459$; $p > 0.1$) thus, rejecting hypothesis 12. The result sums that service climate perceptions failed to pose any strengthening effect towards meaningful work and work engagement relationship amongst the bank employees.

The insignificant result principally encourages us to refer back to the importance of meaningful work amongst the respondents of the present study at the first place. As showcased in hypothesis 3 whereby, the results underlined non-managerial employees not terming their job roles to be bringing any sense of significance and meaningfulness; the importance and vitality of any potential buffering impact hence becomes irrelevant automatically.

In the similar fashion, this could possibly be because of the difference in service climate prospect and the element of work meaningfulness. Since employees reported no personal meaning into their core assigned tasks and job roles to enhance their

work engagement (i-e hypothesis 3); the broader service climate features may have viewed general service climate elements of the bank to be irrelevant. This, in parallel, could also be due to the fact that service climate is a result of broader job characteristics, organizational policies and management interventions hence, not limited to meaningfulness perceptions of an individual about their job. As a consequence, it is very likely that the bank employees might have perceived them as unique and unrelated work features with no possible enriching relationship.

5.3.6 Moderating effect of Service Climate on the relationship between Job Demands and Work Engagement

Hypothesis 13 and 14 were formulated to address the research question concerning the moderation of service climate upon job demands including workload and emotional demands' relationship with work engagement.

5.3.6.1 Service Climate on Workload and Work Engagement relationship

Moderated structural equation modeling results have outlined that service climate did not moderate the relationship between workload ($\beta = 0.0779$, $t = 1.0041$; $p > 0.1$) leading to rejecting hypothesis 13.

This means that service climate failed to buffer the insignificant relationship of workload with work engagement. In other words, the responsive service climate failed to pose any influence to moderate the deleterious effect of workload on

banking sector employees' work engagement. The current study offers two explanations for this finding. The first relates to the difference between the latent constructs. Since workload is a stressor and relates to the individual job role and assigned responsibilities. On the contrary, service climate is an outcome of broader work characteristics, policies and management interventions. Hence, possibly due to this, the bank employees may have not perceived service climate to be valuable to facilitate the enrichment of workload- work engagement relationship.

Furthermore, resources become more relevant and important in particular when there is a presence of high job demands (Bakker, Hakanen, Demerouti, & Xanthopoulou, 2007); whereas, the employees in the present did not experience intense workload on the job (i-e results of hypothesis 4) and thus, no negative impact upon their work engagement. Consequently, they probably did not require any additional resources like service climate to control and/or minimize any deleterious effect of workload towards their work well-being.

Another plausible explanation towards the lack of support for this hypothesis concerns with the notion of self-regulation and guidance. This means that individual(s) may be quite effective in their work prospects yet, they may fail to capitalize upon available prospects due to lack of guidance hence, resulting in wasted efforts (Baumeister & Heathron, 1996). Henceforth, there is a possibility that bank employees may be not have been aware and/or guided appropriately to be able

to minimize their workload stress through positive service climate features and hence, bring moderating energy towards workload and work engagement connection.

In sum, the bank service climate was not capable of harmonizing the negative consequences of workload upon work engagement. Conclusively, this suggests that the broader service features in the banking sector were unable to facilitate employees to cope up with work backlog, time pressure, and pace issues for work engagement enhancement.

5.3.6.2 Service Climate on Emotional Demands and Work Engagement relationship

Hypothesis 14 was posed to examine the moderation of service climate on emotional demands and work engagement relationship. The bootstrapping results have confirmed no moderating influence ($\beta = 0.0529$, $t = 0.841$; $p > 0.10$) thus, rejecting the posed hypothesis. The result advises that service climate failed to induce any influence on employees' emotional demands and work engagement relationship.

As an explanation, this may possibly be due to the fact that emotional demands are challenging emotional situations/occurrences that an individual encounter in his/her work (Heuven, Bakker & Schaufeli, 2006). Therein, these occurrences can potentially be viewed as very personal and individualistic in nature. In such a prospect, general resources like service climate seem to have been of less value for employees. Accordingly, parallel to workload since employees did not perceive their work to be high in emotional demands (i.e. hypothesis 5) and thus no negative impact upon their

work engagement. Consequently, they probably did not require any additional resources like service climate to control and/or minimize any deleterious effect of any emotional challenges towards their work well being as additional resources like service climate becomes more relevant and important in particular when there is a presence of high job demands (Bakker, Hakanen, Demerouti, & Xanthopoulou, 2007); whereas, the employees in the present study did not outline any intense emotional challenges at the workplace (i-e results of hypothesis 5).

Accordingly, since the respondents belonged to non-managerial employees of the banking sector, there is a possibility that due to the occupational context, they might have felt service climate to be of no prominence in this regard.

In parallel, this may also be due the element of self-regulation and guidance which asserts that individual(s) may be quite effective in their work prospects but may fail to capitalize upon available prospects due to lack of guidance hence, resulting in wasted efforts (Baumeister & Heathron, 1996). Henceforth, there is a possibility that bank employees may not have been aware and/or guided/mentored appropriately, to be able to capitalize upon service climate to further the emotional demands and work engagement connection. In sum, the bank's general service features did not facilitate the employees to help tackle emotional challenges and ill behavior from clients at the work place for work engagement maintenance or enhancement.

5.3.7 Moderating effect of Service Climate on the relationship between Developmental HR Resources and Work Engagement

Hypothesis 15, 16, and 17 were posed under fifth research question pertaining to the moderation of service climate on the relationships of employee training opportunities, career developmental opportunities, and developmental performance appraisal with work engagement.

5.3.7.1 Service Climate on Employee Training Opportunities and Work Engagement relationship

The moderation results outlined significant moderation of service climate on employee training opportunities and work engagement relationship ($\beta = 0.136$, $t = 1.704$; $p < 0.10$) thus, accepting hypothesis 15. The result suggests that employees with positive service climate perceptions may be more capable to capitalize upon training opportunities to increase their work engagement.

In simple, the finding can be asserted that providing good employee training opportunities can boost employees' work engagement whereby, responsive service climate can interact and hence, facilitated them to apply gained knowledge and skills for better performance hence, furthering employee engagement. This also asserts that when employees experience positive about the service climate prospects, they tend to engage more in available training opportunities to help boost their work engagement. Hence, in the context of current findings, organizations particularly banks can help their employees to make the most out of their employee training

opportunities to foster work engagement through influencing service climate prospects. In connection the respondents of the study, the finding suggest that non-managerial employees valued their banks service climate to help them capitalize upon provided learning and skill development opportunities to express higher work engagement.

Summingly, the result outlines that when bank employees are offered with training and developmental opportunities along with positive service climate, they can make a better use of these resources to further their work engagement. Therefore, adequate service climate and positive perceptions of employees can be termed promising to help them to make the best use of training and learning opportunities to improve skills and capabilities for boosting work engagement.

Beyond banking sector, the finding can also be seen crucial for the service sector in general, suggesting that engagement aspirant organizations can effectively utilize their service climate features for not only better customer service prospects but also to facilitate their employees to make the most of HR resources like employee training opportunities for increasing work engagement.

5.3.7.2 Service Climate on Career Development Opportunities and Work Engagement relationship

Hypothesis 16 was formulated to investigate the moderating effect of service climate on career development opportunities and work engagement relationship ($\beta = 0.149$, $t = 1.9073$; $p < 0.05$). The path modeling results have led towards supporting the

hypothesis and suggest that bank employees receiving good service climate can shape their behavior towards maximizing the effective use of career growth opportunities and fostering work engagement.

This means that service climate can also help employees to further capitalize upon career development opportunities, necessary for personal satisfaction and professional growth and hence result in more engagement at work. In sum, the respondents of the present study pin pointed that bankers with higher perceptions about service climate were likely to involve and focus upon career development opportunities to showcase enhanced employee outcomes (work engagement).

This significant moderation can be explained that when employees are provided with considerable career development opportunities for growth and progression, it enhances their work engagement whereby, positive service climate can energize employees to make the most of these opportunities and strive harder for professional success through furthering their work engagement.

The finding also suggests that service climate can help shape appropriate behaviors to express more work engagement. This leads us to understand the vitality of service climate particularly for service businesses. Since service sector deals in intangible offerings and therefore, encouraging service climate would help organizations to excel and facilitate their employees to maximize the use of organizational resources and showcase proactive work behaviors.

Notably, findings pertaining to the moderation of service climate on employee training opportunities and career developmental opportunities in their relationship with work engagement have advanced extant understanding pertaining to the role of service climate towards Developmental HR resources and their relationship with work engagement. The findings have outlined that service climate being an outcome of broader work characteristics, procedures, and management intervention; can be of prominent importance for HR resources with similar general spectrum like (employee training & career development opportunities). The results also lends support to the review of Bowen and Schneider (2014); Ehrhart et al. (2011); Manning et al. (2012), and Liao and Chuang (2007), highlighting the buffering strength of service climate to enhance individual contribution towards organizational objectives.

5.3.7.3 Service Climate on Developmental Performance Appraisal and Work Engagement relationship

Contrary to employee training and career development opportunities, the PLS path modeling results have found no moderation of service climate on developmental performance appraisal and work engagement relationship ($\beta = 0.0017$, $t = 0.024$; $p > 0.10$) thus, rejecting hypothesis 17. This means that, service climate perceptions did not pose any influence on the association of bankers` developmental performance appraisal with work engagement.

Since, the core objective of developmental performance appraisal is to improve the job effectiveness of employees (Boswell & Boudreau, 2002; Williams, 1998); the insignificant findings here suggest that service climate is more effective in uplifting attitudes and behaviors when concerned with career focused developmental prospects like training and career development opportunities.

Also, since people positively respond to performance appraisal feedbacks and other relevant procedures (Kuvaas, 2006) therefore, employees may have less need for any external prospect i-e service climate in the present study to further their behaviors and outcomes like engagement at work.

Possible reason behind this may be the fact that developmental performance appraisal is an individual prospect and thus, specific for every individual itself (Boswell & Boudreau, 2002), which is contrary to the general service climate views. Henceforth, service climate being an outcome of broader work characteristics, procedures and management intervention, seemed to have failed to bring energy to the individual developmental performance appraisal and work engagement relationship amongst the bankers in Pakistan.

Finally, to a larger extend, the current study has demonstrated support for the moderation of service climate on the relationship of developmental HR resources including employee training opportunities and career development opportunities such that employees with positive perceptions about the service climate will be able

to strongly relate their employee training opportunities and career development opportunities with work engagement, compared to the ones with weaker assumptions in this regard.

Importantly, under the domain of Conservation of Resources Theory (Hobfoll, 1989), the present study has outlined that service climate can be an important resource to help boost the influence of development HR resources upon work engagement in any occupational setting, particularly in the banking sector. The moderation results have illustrated that organizations in the service sector like banking can benefit from service climate to harness energy towards employees' use of developmental HR resources (employee training opportunities and career development opportunities) for enhancing their psychological availability to express higher work engagement.

5.4 Theoretical Implications

The conceptual framework tested in the present study was based on prior empirical evidences and theoretical gaps that were outlined through critical appraisal of the literature. In accordance, it was also supported and explained based on the perspectives of Conservation of Resources Theory (Hobfoll, 1989; 2001). Therein, the multidimensional implications of the present study are as follows. At first, the present study has responsively addressed the shortcomings of the JD-R model of work engagement through addressing inconsistent results pertaining to the role of job resources and job demands. In this, the study has added value to the existing

literature outlining interesting role of job resources like supervisor support, coworker support and meaningful work towards work engagement. Through concluding insignificant results, the study has challenged the conventional assertions of the JD-R model pertaining to significant positive influence of job resources like supervisor support and meaningful work on employees' work engagement. The study has advanced theoretical understanding of organizational scholars through highlighting that job resources and similar prospects may not necessarily be significant and considered important for employees across all the occupational settings (Deelstra et al., 2003; Peeters, Buunk & Schaufeli, 1995). Likewise, the finding has also challenged the assertions of Conservation of Resources Theory which emphasizes on the unprecedented significance of resources for shaping behaviors and outcomes amongst individuals. Hence, the findings have advocated towards a new direction for Conservation of Resources Theory to potentially enrich by considering the inclusion of explanations pertaining to why; despite of the acclaimed prominence, employees in some occupational settings might not value job resources to the extent that they enhance their positive behaviors such as work engagement.

In the likely manner, the study has also concluded no significant impact of job demands like workload and emotional demands upon employees' work engagement. Going beyond positive and negative results outlined in the prior literatures (Bakker, & Nishii, 2015; Bakker, Van Veldhoven, & Xanthopoulou, 2010; Crawford, Lepine, & Rich, 2010), the present study has outlined a relatively different theoretical understanding suggesting the possibility of 'no' effect of work stressors in some

occupation settings and demographics. This is an interesting knowledge avenue which also raises questions on the conventional claims of the JD-R model and therefore, opens avenues for establishing understanding regarding job demands from three aspects now i-e positive, negative, and neutral.

Accordingly, the present study has responded towards calls outlining the limitations of JD-R model with the extension of Developmental HR resources. With strong theoretical justifications and evidence, the study incorporated Developmental HR resources including employee training opportunities, career development opportunities and developmental performance appraisal in the JD-R model and found them to be significantly associated with work engagement. The study has responded and confirmed the prominence of developmental HR resources for nurturing employee behaviors (Kuvaas, 2008; 2007; 2006).

The study has outlined that besides job resources and job demands, the developmental aspects of HRM can also be of considerable significance for explaining individual well-being at work. The positive response and strong statistical relationship of bank employees with the developmental HR resources towards their work engagement is evidence, strengthening and accepting prior claims pertaining to the imperfections in the conventional JD-R model (Demerouti et al., 2001). The current study substantiates the importance of developmental HR resources including employee training opportunities, career developmental opportunities, and developmental performance appraisal towards fostering work engagement.

In accordance, the present study has also forwarded empirical evidence concerning to the role of service climate in the capacity of predictor as well as a moderating construct. Though, service climate was found to be in highly significant direct relationship with employees` work engagement yet, it failed to showcase any moderating energy towards the relationship of job resources and job demands with work engagement. Nonetheless, its interaction effect in connection to developmental HR factors like employee training opportunities and career development opportunities cannot be overlooked. In a way, the moderating effect also confirms the explanations of COR theory pertaining the value and importance of additional resources for individuals to capitalize upon the prior available conventional resources for enhanced behaviors and outcomes.

Henceforth, the enhanced version of the JD-R model of work engagement offers more predictive power, application, and adoptability potential. Through covering major lapses particularly in the domain of HRM, the inclusion of developmental HR resources has made the framework more theoretically robust and empirically scalable. With reference to the literature on work engagement, the present study has outlined considerable role of HR prospects related to employee development towards making them feel connected to the work and invest their best skill-set respectively. Taken together, the study has enriched body of knowledge in the domain of work engagement whereby, results of the present study could be of potential scholarly

motivation for future scholars to understand and address the issue of work engagement in a much responsive manner.

5.5 Practical Implications

Numerous practical implications can be tracked from the study results particularly for service industry with special focus on the banking sector of Pakistan. The findings have visibly expanded our knowledge in connection to antecedents of work engagement and how employees' work wellbeing can be harnessed. In connection to the banking sector, the current study provides a contributory framework to help assess the role of different resources in furthering and job demands in diminishing work engagement across the different job ranks. In particular, the study results have reported that coworker support can help develop a positive work environment, enabling employees to bring energy and connection towards their job roles. This hence highlights top management to focus on promoting social support at work and motivate employees to help, support, recognize, and facilitate each other to result in more work wellbeing. Therein, organizations may attempt to allocate job roles and tasks into groups in order to induce more collective and peer to peer support work culture for enhanced findings. The findings stress upon creating more team base supportive work environment for more encouraging employee behaviors and outcomes.

Furthermore, the current study presents an empirically verified framework for 'engagement passionate' top management; outlining roles and job prospects for

nurturing work engagement. The findings showcase precise channels such as individual social support and developmental HR resources through which work engagement can be amplified and maintained to reap further corporate benefits. The study pin points that in order to get employees to invest the best of their capabilities at work, social support features can be very crucial followed by perception regarding the work being meaningful. Following this, HR gurus at work can focus on ways to develop a supportive environment and engage in activities to mentor employees and help support and coordinate with peers accordingly.

More importantly, through refining the conventional JD-R model to make it more appealing for HR practitioners and policy makers. The present study has evidently outlined three domains (job demands, job resources, and developmental resources) that HR professionals and policy makers should ideally consider addressing issues related to employees' work engagement.

The findings of the present study have demonstrated that HR managers and specialist practitioners can capitalize upon developmental HR resources as psychological stimulus to predict work engagement. In specific, the findings have highlighted the critical role, Training department, managers, and other concerned professionals can play; how career development professionals can contribute and likewise; how performance managers can effectively use the appraisal strategy and feedback prospects to boost employees' work engagement. For instance, robust employee training programs may be offered to specifically catering to employees' work to help

them establish more understanding and connection with their job roles. Therein, topics such as work wellbeing, motivation; Giving your best at work and so on could be an ideal choice. Likewise, career paths may be designed and developed for each position alongside detailed progress plans for employees to visualize their advancements.

Accordingly, the study forwards implications as to how individuals working on supervisory and/or other departmental level managerial positions can make job roles more meaningful, appealing, and recognizing to foster subordinates` work engagement. Equally, the findings also imply that employees as coworkers can also strengthen psychological work connectivity of each other through cherishing relationships, supporting in critical situations, and appreciating in moments of accomplishments for higher work engagement.

Accordingly, the findings also imply that service climate can too be of value to further the impact and capitalization of HR resources for predicting work engagement. The findings educate towards the holistic nature of positive occupational psychology whereby, every individual ranging from managers and supervisors to HR practitioners and from coworkers to individuals themselves; can play a prominent role in shaping a highly engaged work place.

Parallel to this, another important implication of the current study pertains with the individual`s self-awareness regarding work engagement. The results can be taken as

a guideline by individuals to learn what actually influences their engagement and how they can possibly manage these predictors to keep their work well-being intact for promising results. Taking an example, based on the findings, individuals can strive to align with coworkers at work, actively participate in both mandatory and optional training and learning programs; focus on how career development track work on areas outlined in developmental based performance feedback for enriching psychological resources to enhanced work engagement.

Additionally, the findings imply top authorities and HR practitioners as to how service climate can help their employees to feel more connected and thus, exert more energy into their work. This also implies that positive service climate is essential for improving the impact of work practices towards enhancing work engagement. Hence, service climate with clear service performance targets, effective communication, and encouraging service features followed by appropriate tools, techniques and rewards can substantially help enterprises boost psychological capabilities of their employees hence predicting work engagement.

5.6 Limitations and Future Research Directions

In spite of obtaining a number of interesting answers, the present study also holds some important limitations. At first, the study adopted cross-sectional design which restricts from drawing causal explanations. Notably, longitudinal study design provides times intervals across the hypothesized exogenous and endogenous variables hence, a longitudinal design may be considered for future to measure the

constructs at different instances to further strengthening the findings of the present study.

Moreover, self-reporting can also be termed as another limitation of the present study which may have inflated the relationships among the exogenous and endogenous variables. Although prominent studies on work engagement can be traced that have used similar approach (Anitha 2014; Xanthopoulou, Bakker, & Fischbach, 2013; Xanthopoulou et al., 2009) yet, there is a possibility that respondents might have under reported their work engagement. Nonetheless as per Podsakoff et al. (2003), using self-reports can result in common method variance in behavioral research. Though, the current study attempted to minimize these issues through ensuring respondents` anonymity and improvement of the selected scales (Podsakoff, Mackenzie, & Podsakoff, 2012; Podsakoff, Mackenzie, Lee, & Podsakoff, 2003). Thus, future researchers may possibly employ other strategies such as qualitative techniques or focus group approach in this regard.

Importantly, the study findings have limited generalizability as it examined the non-managerial employees in the banking sector of Pakistan. As a result, additional examination is encouraged across various occupational settings such as manufacturing, health, tourism and so on in order to forward generalizable results. Similarly, future studies may also examine the extended JD-R model in a comparative study across different geographical and occupational settings. This is another avenue for future research enthusiasts in the work engagement area.

As the proposed moderator (service climate) resulted in moderating only two out of the 8 hypothesized relationships, it outlines another opportunity for future researchers. Scholars may therefore look into other factors with higher moderating strength for the model and to add further value in the domain of Conservation of Resources theory as well.

5.7 Conclusion

In conclusion, the present study provides empirical evidence pertaining to JD-R model, indicating robust significance of the proposed extension of developmental HR resources towards predicting work engagement. Accordingly, the study has established empirical understanding pertaining to the direct and moderating influence of service climate on the proposed exogenous and endogenous relationships.

The study has forwarded empirical evidence concerning the significant impact of job resources (coworker support and meaningful work) in predicting work engagement. In a nutshell, the results have lent support towards major theoretical propositions and responsively answered the research questions of the study. The findings have also advanced the body of knowledge in the domain of Conservation of Resources Theory (COR), endorsing the interplay of job resources and demands towards individual work well-being.

Numerous empirical attempts can be traced pertaining to JD-R model and how best work engagement could be predicted. However, the current study has addressed major theoretical gaps through incorporating developmental HR resources respectively. Similarly, the present study has also confirmed the deleterious effects of job demands (workload and emotional demands) on employees' work wellness (work engagement).

In Resolution, the present study forwards noteworthy theoretical implications for scholars and practical implications for HR gurus and policy makers to better understand work engagement and how it could be principally nourished and maintained for profound employee behaviors and outcomes.



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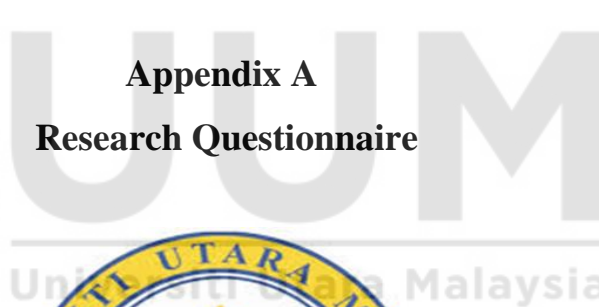
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Appendix A

Research Questionnaire



SURVEY OF LARGE SIX BANKS

Dear Sir/Madam,

My name is Umair Ahmed, a PhD candidate of College of Business, Universiti Utara Malaysia. My research interest is related to the banking industry in Pakistan. This study is aimed at job resources, job demands and developmental HR resources can

influence work engagement and the moderating role of service climate amongst them in the banking sector of Pakistan.

Specifically this study is interested to find out perceptions of employees working on non-managerial positions on the topic. It will take 10-15 minutes to complete this questionnaire. There are four sections (Section A, B, C, & D) to be filled in.

The information provided by you will only be used for Academic Purpose ONLY and will be kept completely confidential. I highly appreciate your participation in this research.

Thank you

Sincerely,

Umair Ahmed,

School of Business Management,
College of Business, Universiti Utara Malaysia

SECTION A: DEMOGRAPHIC INFORMATION:

These items ask for some personal and organizational information. Please be assured that your responses to these questions are confidential. Please fill in or put a tick (✓) in the appropriate box

I. What is your Gender?

☐ Male

☐ Female

II. To which of the following age groups do you belong?

☐ Below 30 years

☐ 30-40

☐ 41-50

☐ 51-60

III. What is your highest educational qualification?

- ☐ Masters
- ☐ Bachelors
- ☐ Diploma or Any Associate Degree in Banking
- ☐ High School

IV. How many years of experience do you have?

- ☐ 0-5 years
- ☐ 6-10 years
- ☐ 11-15 years
- ☐ 16 and above

SECTION B: We are interested in learning about how you perceive your bank. Please read the following items. Using the scale below please indicate how much you agree or disagree with each of the statements.

1= Strongly Disagree

2= Disagree

3= Neutral

4= Agree

5= Strongly Agree

All responses will be kept strictly confidential. Thank you for your cooperation!

SNO	Statement	Strongly Disagree	1	2	3	4	5	Strongly Agree
Factor 1: Work Engagement								
1.	At my work, I feel bursting with energy	1	2	3	4	5		
2.	At my job, I feel strong and vigorous (Energetic)	1	2	3	4	5		
3.	I am enthusiastic about my job	1	2	3	4	5		
4.	My job inspires me	1	2	3	4	5		
5.	When I get up in the morning, I really wish to go to work	1	2	3	4	5		
6.	I feel happy when I am working intensely	1	2	3	4	5		
7.	I am proud on the work that I do	1	2	3	4	5		
8.	I am immersed in my work (Fully involved)	1	2	3	4	5		

9.	I get carried-away when I'm working (Emotional)	1	2	3	4	5
Factor 2: Supervisor Support						
1.	I can rely on my supervisor when I come across difficulties in my work	1	2	3	4	5
2.	If necessary, I can ask my supervisor for help	1	2	3	4	5
3.	I'm in good relations with my supervisor	1	2	3	4	5
4.	I have conflicts with my supervisor	1	2	3	4	5
5.	In my work, I feel appreciated by my supervisor	1	2	3	4	5
6.	I feel aggressiveness from my supervisor	1	2	3	4	5
7.	My supervisor is friendly towards me	1	2	3	4	5
8.	There is a good working atmosphere between me and my supervisor	1	2	3	4	5
9.	There have been unpleasant incidents between me and my supervisor	1	2	3	4	5
Factor 3: Coworker Support						
1.	I can rely on my colleagues when I come across difficulties in my work	1	2	3	4	5
2.	If necessary, I can ask my coworkers for help	1	2	3	4	5
3.	I'm in good relations with my coworkers	1	2	3	4	5
4.	I have conflicts with my coworkers	1	2	3	4	5
5.	In my work, I feel appreciated by my coworkers	1	2	3	4	5
6.	I experience aggressiveness from my coworkers	1	2	3	4	5
7.	My coworkers are friendly towards me	1	2	3	4	5
8.	There is a good working atmosphere between me and my coworkers	1	2	3	4	5
9.	There have been unpleasant incidents between me and my coworkers	1	2	3	4	5
Factor 4: Meaningful Work						
1.	I experience joy in my work.	1	2	3	4	5
2.	I look forward to coming to work most days	1	2	3	4	5
3.	I believe others experience joy as a result of my work	1	2	3	4	5
4.	My spirit is energized by my work	1	2	3	4	5
5.	I see a connection between my work and the larger social good of my community	1	2	3	4	5
6.	I understand what gives my work, a personal meaning	1	2	3	4	5
7.	The work I do is connected to what I think is important in my life	1	2	3	4	5
Factor 5: Workload						
1.	At work, I have to work fast	1	2	3	4	5
2.	At work, I have too much to do	1	2	3	4	5
3.	At work, I have to work extra hard to finish a	1	2	3	4	5

	task					
4.	I work under time pressure	1	2	3	4	5
5.	I have to hurry up at work	1	2	3	4	5
6.	I can work in my comfort at work	1	2	3	4	5
7.	I have to deal with backlog at work	1	2	3	4	5
8.	I have very little work to do	1	2	3	4	5
9.	I have problems with the pace of my work	1	2	3	4	5
10.	I have problems with the workload	1	2	3	4	5
11.	I wish I could work at an easier pace	1	2	3	4	5
Factor 6: Emotional Demands						
1.	My work is emotionally demanding	1	2	3	4	5
2.	In my work, I am faced with things that personally touch me	1	2	3	4	5
3.	I face emotionally charged situations in my bank	1	2	3	4	5
4.	In my work, I have clients who constantly complain, although I always do everything to help them	1	2	3	4	5
5.	In my work, I have to deal with demanding clients	1	2	3	4	5
6.	In my work, I have to deal with clients who do not treat me with appropriate respect and politeness	1	2	3	4	5

SECTION C: In this section, we are interested in learning about the HR resources in your bank. Please circle one best response for each statement below on the scale of **1 (strongly Agree) to 5 (Strongly Disagree)**.

Factor 7: Employee Training Opportunities

1.	My bank invests extensively in improving the levels of competency among the employees	1	2	3	4	5
2.	I believe my bank is better than its competitors in providing training and development opportunities	1	2	3	4	5
3.	I believe that it's important for my bank that its employees have received necessary training and development	1	2	3	4	5
4.	I feel confident that I will get necessary training and development to solve any new tasks that I may be given in the future	1	2	3	4	5
5.	I have not received enough training to solve my work tasks	1	2	3	4	5
6.	My training and development is not individually adjusted to my personal needs	1	2	3	4	5
7.	I have received better training and development opportunities in my previous job	1	2	3	4	5
8.	I am satisfied with the training and development I	1	2	3	4	5

	have received				
Factor 8 Career Development Opportunities					
1.	My bank really cares about my career opportunities	1	2	3	4 5
2.	My bank puts a great deal of effort in organizing for internal career development	1	2	3	4 5
3.	My bank is engaged in creating lifelong career opportunities	1	2	3	4 5
4.	I believe, staying in this bank is good for my career	1	2	3	4 5
5.	I believe, this bank is NOT interested in my promotional opportunities	1	2	3	4 5
6.	I hardly see individuals getting best career opportunities in this bank	1	2	3	4 5
Factor 9 Developmental Performance Appraisal					
1.	I am satisfied with the way my bank reviews my performance	1	2	3	4 5
2.	The feedback I receive on how I do my job is highly relevant	1	2	3	4 5
3.	My bank is good at providing recognition for good performance	1	2	3	4 5
4.	The feedback I receive agrees with what I have actually achieved	1	2	3	4 5
5.	I believe that my bank attempts to conduct performance appraisal in the best possible way	1	2	3	4 5
6.	I believe that my bank is more engaged in providing positive feedback for good performance than criticizing poor performance	1	2	3	4 5
7.	My performance appraisal is valuable to myself as well as to my bank	1	2	3	4 5
SECTION D: In this section, we are interested in learning about the service climate of your bank. Please circle one best response for each statement below on the scale of 1 (strongly Agree) to 5 (Strongly Disagree) .					
Factor 10 Service Climate					
1.	Employees in my bank have knowledge of the job and the skills to deliver superior quality work and service.	1	2	3	4 5
2.	The quality of support I get from other employees and management allows to excel in superior quality service	1	2	3	4 5
3.	In my Bank, there are clear performance standards for service	1	2	3	4 5
4.	Effectiveness in communication is emphasized in my bank	1	2	3	4 5
5.	My bank environment encourages employees to	1	2	3	4 5

	provide excellent work and service					
6.	Employees are provided with tools, technology, and other resources to support quality work and service.	1	2	3	4	5
7.	In my Bank, employees receive recognition and rewards for superior work and service.	1	2	3	4	5
<p style="text-align: center;">Thank you For your Participation</p>						



Appendix B

Data Codes

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Codes were assigned to each construct of the framework for convenient identification and appropriate data analysis.

Construct	Nature	Code
Work Engagement	DV/Outcome	WE
Supervisor Support	IV/Predictor	SS
Coworker Support	IV/Predictor	CS
Meaningful Work	IV/Predictor	MW
Workload	IV/Predictor	WL

Emotional Demands	IV/Predictor	EL
Employee Training Opp	IV/Predictor	ET
Career Development Opp	IV/Predictor	CD
Dev Performance Appraisal	IV/Predictor	DP
Service Climate	Moderator	SC



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Appendix C

Missing Values

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	Result Variable	N of Replaced Missing Values	Case Number of Non-Missing Values		N of Valid Cases	Creating Function
			First	Last		
1	SS03_1	3	1	277	277	SMEAN(SS03)
2	CS08_1	1	1	277	277	SMEAN(CS08)
3	MW01_1	1	1	277	277	SMEAN(MW01)
4	MW03_1	1	1	277	277	SMEAN(MW03)
5	WL07_1	1	1	277	277	SMEAN(WL07)
6	WL08_1	2	1	277	277	SMEAN(WL08)
7	WL09_1	2	1	277	277	SMEAN(WL09)

8	WL10_1	2	1	277	277	SMEAN(WL10)
9	WL11_1	1	1	277	277	SMEAN(WL11)
10	ED01_1	1	1	277	277	SMEAN(ED01)
11	ED02_1	1	1	277	277	SMEAN(ED02)
12	ED03_1	1	1	277	277	SMEAN(ED03)
13	ED05_1	1	1	277	277	SMEAN(ED05)
14	CD06_1	1	1	277	277	SMEAN(CD06)
15	SC03_1	1	1	277	277	SMEAN(SC03)
16	SC06_1	1	1	277	277	SMEAN(SC06)
17	SC07_1	1	1	277	277	SMEAN(SC07)
18	DP02_1	1	1	277	277	SMEAN(DP02)
19	DP03_1	1	1	277	277	SMEAN(DP03)
20	DP04_1	1	1	277	277	SMEAN(DP04)
21	DP05_1	1	1	277	277	SMEAN(DP05)
22	DP07_1	1	1	277	277	SMEAN(DP07)
23	ET04_1	1	1	277	277	SMEAN(ET04)
24	ET06_1	1	1	277	277	SMEAN(ET06)
25	ET06_2	1	1	277	277	SMEAN(ET06)
26	ET05_1	1	1	277	277	SMEAN(ET05)
27	ET07_1	1	1	277	277	SMEAN(ET07)

Appendix D

Multicollinearity Results

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	32.425	41.045	41.045	32.425	41.045	41.045
2	4.282	5.421	46.465	4.282	5.421	46.465
3	3.038	3.846	50.311	3.038	3.846	50.311
4	2.592	3.281	53.593	2.592	3.281	53.593
5	2.025	2.563	56.156	2.025	2.563	56.156
6	1.660	2.101	58.257	1.660	2.101	58.257
7	1.403	1.776	60.032	1.403	1.776	60.032
8	1.266	1.603	61.636	1.266	1.603	61.636
9	1.225	1.550	63.186	1.225	1.550	63.186

10	1.130	1.430	64.616	1.130	1.430	64.616
11	1.088	1.377	65.993	1.088	1.377	65.993
12	1.022	1.294	67.287	1.022	1.294	67.287
13	.989	1.251	68.538			
14	.935	1.183	69.722			
15	.888	1.124	70.846			
16	.826	1.045	71.891			
17	.804	1.018	72.909			
18	.792	1.002	73.911			
19	.759	.961	74.873			
20	.719	.910	75.783			
21	.702	.889	76.671			
22	.678	.859	77.530			
23	.666	.843	78.373			
24	.632	.800	79.173			
25	.613	.776	79.948			
26	.610	.772	80.721			
27	.597	.755	81.476			
28	.570	.721	82.197			
29	.558	.706	82.903			
30	.543	.688	83.591			
31	.520	.658	84.249			
32	.508	.643	84.892			
33	.498	.630	85.522			
34	.478	.604	86.127			
35	.459	.581	86.707			
36	.454	.574	87.282			
37	.431	.546	87.827			
38	.420	.531	88.359			
39	.406	.514	88.873			
40	.391	.495	89.367			
41	.379	.480	89.847			
42	.364	.460	90.307			
43	.347	.439	90.747			
44	.343	.434	91.180			
45	.332	.421	91.601			
46	.325	.411	92.012			
47	.309	.391	92.403			
48	.303	.384	92.787			
49	.301	.381	93.169			

50	.292	.370	93.538		
51	.285	.361	93.899		
52	.278	.351	94.251		
53	.262	.332	94.582		
54	.261	.330	94.913		
55	.251	.318	95.231		
56	.242	.306	95.537		
57	.231	.292	95.829		
58	.224	.283	96.112		
59	.221	.279	96.392		
60	.201	.254	96.645		
61	.199	.251	96.897		
62	.190	.240	97.137		
63	.183	.232	97.369		
64	.180	.228	97.596		
65	.171	.216	97.812		
66	.162	.205	98.018		
67	.160	.203	98.220		
68	.151	.192	98.412		
69	.145	.184	98.596		
70	.143	.180	98.776		
71	.139	.176	98.953		
72	.130	.164	99.117		
73	.123	.156	99.273		
74	.113	.143	99.416		
75	.103	.130	99.547		
76	.100	.127	99.674		
77	.094	.119	99.793		
78	.089	.112	99.905		
79	.075	.095	100.000		

Extraction Method: Principal Component Analysis.



Appendix E

Mahanalobis Distance

ID	Mahanabolis Distance
148	120.20061
89	117.80043
30	117.34697
63	115.10795
22	112.48943

12	107.82049
50	106.05861
43	105.11894
18	104.83218
152	103.36174
90	102.65093
143	101.64055
49	101.48589
86	101.16809
10	100.80302
202	100.46572
157	100.17046
151	99.91477
53	99.70272
137	99.29972
160	99.13530
20	99.09121
17	98.24779
31	97.38034
163	97.33127
106	97.06327
21	96.71050
25	96.49975
41	96.28812
141	96.13933
133	95.87831
13	95.43072
40	95.42186
35	95.40253
215	95.39539
195	95.39359
3	94.66926
186	94.53390



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24	94.25934
191	94.04495
147	93.87857
260	93.79443
39	93.71699
8	93.63942
44	93.60580
161	93.43345
38	93.30394
125	93.22035
222	92.77717
46	92.62246
15	92.60401
121	92.11651
85	91.96823
67	91.61649
83	91.61510
159	91.42596
47	91.26250
5	90.97794
276	90.89440
136	90.63603
54	90.32385
238	90.06585
77	89.88641
261	89.84015
73	89.73839
92	89.42212
11	89.22563
68	89.18783
116	88.74018
118	88.71728
168	88.62338



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262	88.59464
144	88.40231
42	88.37619
7	88.37604
203	88.01110
88	87.88679
156	87.83348
62	87.57234
180	87.55509
23	87.53534
257	87.45893
4	87.41276
14	87.14389
114	87.00294
1	86.93139
32	86.70695
36	86.64242
37	86.39075
266	86.37695
16	86.20221
29	86.19509
162	86.08522
264	86.06329
185	85.94547
100	85.74285
103	85.55927
79	85.53356
230	85.24880
169	84.88901
198	84.87691
188	84.75504
155	84.64040
27	84.35416



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9	83.94080
99	83.30688
84	83.29512
19	83.29459
201	83.11077
109	83.05488
259	82.78052
26	82.65863
219	82.47598
164	82.36026
61	82.11668
217	82.05177
48	81.75941
246	81.62347
252	81.52622
237	81.43255
72	81.41999
192	81.35593
253	81.04086
209	80.89578
193	80.88765
142	80.24167
234	80.08184
146	80.06167
199	79.96952
216	79.52671
82	79.47375
95	79.36024
6	79.30519
182	79.18313
214	79.12304
174	79.07145
2	79.05222

205	78.98097
154	78.97922
223	78.72835
76	78.60594
225	78.59218
187	78.45389
165	78.12531
28	77.99202
80	77.95643
190	77.41520
271	77.37620
93	77.30378
231	77.25074
145	77.23839
132	77.22276
178	76.92841
87	76.87213
74	76.69429
213	76.15819
173	75.87863
243	75.71942
208	75.63160
263	75.23477
111	75.17268
251	75.09828
138	74.98456
228	74.93246
184	74.36456
140	74.34090
75	74.05693
239	73.99206
51	73.82915
112	73.80283



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235	73.49155
126	73.36231
183	73.34419
123	73.27162
131	73.04050
189	72.99438
66	72.92841
275	72.89071
45	72.81343
34	72.60585
254	72.48433
91	72.41753
119	72.20429
127	71.99904
134	71.91819
81	71.82458
94	71.68683
236	71.48794
115	71.45614
149	71.45053
124	71.22388
130	70.71968
108	70.62992
194	70.61796
171	70.47434
244	70.44917
120	70.17950
139	70.06652
270	69.89537
265	69.70685
226	69.61065
104	68.68434
249	68.60653



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227	68.55116
221	68.55004
220	68.47882
110	68.41479
153	68.38427
170	68.38295
33	68.24811
181	68.11405
175	68.08823
56	68.03967
102	67.97653
78	67.59577
128	67.09502
158	66.91757
247	66.41537
179	66.35427
167	65.97431
98	65.95949
150	65.87683
64	65.81643
107	65.72534
207	65.72395
57	65.62024
52	65.19068
101	64.97272
177	64.89020
258	64.65248
105	64.62407
113	64.57677
129	64.32507
269	63.85741
96	63.51745
122	63.35670



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232	63.24081
65	62.97802
241	62.95795
273	62.93317
117	62.41846
166	62.32346
224	61.62264
60	61.45206
233	61.25017
200	61.03930
196	61.01243
245	60.98826
212	60.70044
274	60.60986
211	59.99701
255	59.83256
97	59.66324
71	59.05832
176	58.92108
210	58.90813
248	58.88872
172	58.46869
277	58.33994
204	57.00683
58	56.65837
206	56.65670
135	56.14321
55	55.75138
250	55.28457
70	53.81131
59	53.44445
272	51.90741
197	51.79653



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218	49.67504
267	47.62811
69	47.60778
229	47.24337
256	46.76729
242	45.80961
240	44.49467
268	40.21412



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Appendix F

Cross Validated Redundancy

Direct Relationships

Case 1	SSO	SSE	1-SSE/SSO
WE	176.8219	109.1825	0.3825
Case 2	SSO	SSE	1-SSE/SSO
WE	173.4958	102.3473	0.4101
Case 3	SSO	SSE	1-SSE/SSO
WE	147.3095	94.0406	0.3616
Case 4	SSO	SSE	1-SSE/SSO
WE	173.8378	111.5559	0.3583
Case 5	SSO	SSE	1-SSE/SSO
WE	175.4131	100.8371	0.4251
Case 6	SSO	SSE	1-SSE/SSO
WE	192.3983	111.4332	0.4208
Case 7	SSO	SSE	1-SSE/SSO
WE	166.91	112.8948	0.3236
Case 8	SSO	SSE	1-SSE/SSO
WE	178.8136	116.5791	0.348

Moderated Relationships

Case 1	SSO	SSE	1-SSE/SSO
WE	147.3095	84.7525	0.4247
Case 2	SSO	SSE	1-SSE/SSO
WE	173.8378	108.3145	0.3769
Case 3	SSO	SSE	1-SSE/SSO
WE	175.4131	89.0633	0.4923
Case 4	SSO	SSE	1-SSE/SSO
WE	192.3983	101.1781	0.4741
Case 5	SSO	SSE	1-SSE/SSO
WE	166.91	104.8494	0.3718
Case 6	SSO	SSE	1-SSE/SSO
WE	178.8136	104.9444	0.4131
Case 7	SSO	SSE	1-SSE/SSO
WE	176.8219	104.938	0.4065
Case 8	SSO	SSE	1-SSE/SSO
WE	173.4958	95.1883	0.4514


Appendix G

Bank Endorsement Letters

Muslim Commercial Bank Limited

	Area Head Operation Office - South & Karachi
<hr/>	
TO WHOM IT MAY CONCERN	
<p>This is to certify that, Questionnaire Titled "Survey of Large Six Banks" was filled by the non-managerial employees of the Muslim Commercial Bank Limited for the purpose of Doctoral dissertation of Mr. Umair Ahmed, holding NIC: 42201-659-0026-3, PhD student of Universiti Utara Malaysia.</p>	
<p>If you have any queries, please do not hesitate to contact us.</p>	
<p>Sincerely,</p>	
<p>Signature </p>	
<p>Full Name: Syed Hassan Tahir Naqvi Designation: Unit Head Operations Office Phone: 021-32641814 Office Email: tahir.naqvi@mcbl.com.pk</p>	
<p>PAGE 1 OF 1</p>	
<p><small>MCB Tower, Retail Banking Group (South) 8th Floor, L.L. Chundrigar Road, Karachi QAR: 111-600-111 Fax: 2270110</small></p>	

Allied Bank Limited

 **Allied Bank**

TO WHOM IT MAY CONCERN

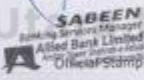
This is to certify that, Questionnaire Titled "Survey of Large Six Banks" was filled by the non-managerial employees of the Allied Bank Limited for the purpose of Doctoral dissertation of Mr. Umair Ahmed, holding NIC: 42201-659-0026-3, PhD student of Universiti Utara Malaysia.

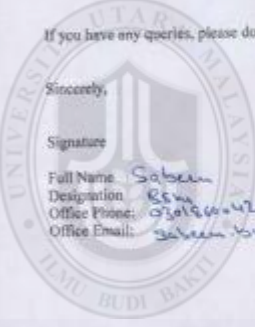
If you have any queries, please do not hesitate to contact us

Sincerely,

Signature





Full Name: Sabeen
Designation: ESM
Office Phone: 0301966420
Office Email: Sabeen.khan@allied.com



 **Universiti Utara Malaysia**

Allied Bank Limited, Head Office and Registered Office: 14 Tugu Bank, Main Boulevard, New Garden Square, Lahore, Tel: +92 423 5892023 Website: www.allied.com

National Bank Limited

 NBP 	
Aiteemaad اعتماد	
<small>National Bank of Pakistan</small> ISLAMIC BANKING	
TO WHOM IT MAY CONCERN	
<p>This is to certify that, Questionnaire Titled "Survey of Large Six Banks" was filled by the non-managerial employees of the National Bank for the purpose of Doctoral dissertation of Mr. Umair Ahmed, holding NIC: 42201-659-0026-3, PhD student of Universiti Utara Malaysia.</p>	
<p>If you have any queries, please do not hesitate to contact us</p>	
<p>Sincerely,</p>	
<p>Signature </p>	
<p>Full Name ASIF IQBAL SHAIKH</p>	
<p>Designation CREDIT MANAGER</p>	
<p>Office Phone: +92 99203323</p>	
<p>Office Email: asifqbal@nbp.com.pk</p>	
<p>Official Stamp</p>	
<hr/>	
<p style="text-align: center;"><small>National Bank of Pakistan</small> Islamic Banking Group, 7th Floor, Tower-B, Finance & Trade Centre, Shohrab-e-Faisal, Karachi, Pakistan. Telephone: (92-21) 9920 3323, Fax: (92-21) 99202515 Email: aiteemaad.info@nbp.com.pk</p>	

United Bank Limited

TO WHOM IT MAY CONCERN

This is to certify that, Questionnaire Titled "Survey of Large Six Banks" was filled by the non-managerial employees of the United Bank Limited for the purpose of Doctoral dissertation of Mr. Umair Ahmed, holding NIC: 42201-659-0026-3, PhD student of Universiti Utara Malaysia.

If you have any queries, please do not hesitate to contact us

Sincerely,


Signature

Full Name : Ali Ahsan
Designation : Senior Product Manager
Office Phone: 021-111-825-123
Office Email: ali.ahsan@ubl.com.pk


Official Stamp

Bank Al-Falah Limited



TO WHOM IT MAY CONCERN

This is to certify that, Questionnaire Titled "Survey of Large Six Banks" was filled by the non-managerial employees of the Bank Al-Falah Limited for the purpose of Doctoral dissertation of Mr. Umair Ahmed, holding NIC: 42201-659-0026-3, PhD student of Universiti Utara Malaysia.

If you have any queries, please do not hesitate to contact us

Sincerely,


Signature

Full Name *SYED FARRUKH RAZA ABIDI*
Designation *UNIT HEAD - BACH HIRING*
Office Phone: *021-35147674-75*
Office Email: *syed.farrukh@bankalfalah.com*



Universiti Utara Malaysia



TO WHOM IT MAY CONCERN

This is to certify that, Questionnaire Titled "Survey of Large Six Banks" was filled by the non-managerial employees of the Bank Al-Falah Limited for the purpose of Doctoral dissertation of Mr. Umair Ahmed, holding NIC : 42201-659-0026-3, PhD student of Universiti Utara Malaysia.

If you have any queries, please do not hesitate to contact us.

Sincerely,

A handwritten signature in black ink, appearing to read 'Syed Farrukh Raza Abidi'.

Full Name : Syed Farrukh Raza Abidi
Designation : Unit Head - Batch Hiring
Office Phone : 021-35147674-75
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Habib Bank Limited

TO WHOM IT MAY CONCERN

This is to certify that, Questionnaire Titled "Survey of Large Six Banks" was filled by the non-managerial employees of the Habib Bank Limited for the purpose of Doctoral dissertation of Mr. Umair Ahmed, holding NIC: 42201-659-0026-3, PhD student of Universiti Utara Malaysia.

If you have any queries, please do not hesitate to contact us

Sincerely,

Signature



Full Name: MUHAMMAD HASHIM
Designation: MANAGER
Office Phone: 021-32418500 - Ext 3577
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Official Stamp

Muhammad Hashim
Manager
Data Processing & Support
IT Operations Systems Support
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66-Habib Bank Plaza, Karachi.



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