

The role of trust in job satisfaction and work engagement among bank employees

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COMMENTS

The reader is reminded of the following:

- The references as well as the editorial style as prescribed by the *Publication Manual* (6th edition) of the American Psychological Association (APA) were followed in this dissertation.
- The dissertation is submitted in the form of a research article.

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“You must decide if you’re going to rob the world or bless it with the rich, valuable, potent, untapped resources locked away within you” – Dr Myles Munroe

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TABLE OF CONTENTS

	Page	
Acknowledgements	iii	
List of Figures	vii	
List of Tables	viii	
Summary	ix	
Opsomming	xi	
CHAPTER 1: INTRODUCTION		
1.1	Background and Rationale of the Research	1
1.2	Problem Statement	4
1.3	Aims of the Research	12
1.3.1	General Objectives	12
1.3.2	Specific Objectives	12
1.4	Research Method	13
1.4.1	Research Design	13
1.4.2	Research Approach	13
1.4.3	Research Participants	13
1.4.4	Measuring Instruments	14
1.4.5	Research Procedure	15
1.4.6	Statistical Analysis	16
1.5	Ethical Considerations	16
1.6	Contributions of the Study	17
1.6.1	Contributions to the Individual	17
1.6.2	Contributions to the Organisation	17
1.7	Chapter Division	17
	References	19
	CHAPTER 2: RESEARCH ARTICLE	26

TABLE OF CONTENTS (CONTINUED)

	CHAPTER 3: CONCLUSIONS, LIMITATIONS AND RECOMMENDATIONS	70
3.1	Conclusions	70
3.2	Limitations	76
3.3	Recommendations	77
3.3.1	Recommendations for the Individual	77
3.3.2	Recommendations for the Organisation	79
3.3.2	Recommendations for Future Research	80
3.4	Chapter Summary	81
	References	82

LIST OF FIGURES

Figure	Description	Page
Chapter 1		
Fig. 1	A hypothesised model of the impact of trust on the work engagement and job satisfaction of employees	11
Fig. 2	A schematic presentation of the study	18
Chapter 2		
Fig. 1	A hypothesised model of the impact of trust on the work engagement and job satisfaction of employees	37
Fig. 2	The path coefficients of the best fitting structural model	52

LIST OF TABLES

Table	Description	Page
	Chapter 2	
Table 1	Characteristics of Participants	39
Table 2	Work-related Characteristics of Participants	40
Table 3	Fit Statistics of Competing Measurement Models	46
Table 4	Difference Testing for Changes in Chi-square in Competing Measurement Models	47
Table 5	Descriptive Statistics, Reliability Coefficients, and Correlations	48
Table 6	Initial Framework of Fit Indices and Standardised Path Coefficients	50
Table 7	Difference Testing for Changes in Chi-square in Competing Structural Models	51
Table 8	Indirect Effects of Work Trust: Organisation and Supervisor Through Job Satisfaction	54

SUMMARY

Title: The role of trust in job satisfaction and work engagement among bank employees.

Keywords: Job satisfaction, workplace trust, work engagement, indirect effect, banking sector.

For many years, the banking industry has been regarded as the embodiment of trust in its relations with customers and employees. However, in recent years, the picture of a responsible custodian of customers' money has been eroded by events which were caused by the 2008 financial crisis. The aftermath of the financial crisis has forced banking regulators and the wider society as a whole to focus on unethical banking practices and unsustainable behaviour from banking institutions. These challenges have forced organisations to change their business models, re-engineer their organisational structures and find innovative ways to create and embed a trusting relationship with their employees. Operating a sustainable and profitable banking institution in this day and age is a costly affair, because banks are confronted with high regulatory compliance costs and ever-increasing staff costs. It is therefore in the bank's interest to ensure that there is a trusting relationship between the employees, the supervisor, and the organisation. When employees trust their organisation and their supervisor, they are more likely to stay at the organisation for longer and be satisfied with their jobs. Employees, in turn, will reciprocate by ensuring that the organisation's strategic objectives are achieved.

The objective of this study was to assess the impact of trust on the work engagement and job satisfaction of employees in a South African bank. A cross-sectional design was utilised to collect data and the participating banking employees was selected through convenience sampling ($n = 214$). The measuring instruments utilised were the Workplace Trust Survey, Job Satisfaction Scale, and the Work Engagement Scale.

The results indicate that job satisfaction was significantly influenced by trust (trust – in organisation and supervisor). The physical engagement of

employees was significantly influenced by work trust in the organisation, while the emotional engagement of employees was significantly influenced by work trust in the supervisor. Lastly, it was also found that job satisfaction caused an indirect effect on the relationship from work trust (organisation and supervisor) to work engagement.

Recommendations for the individual, the organisation, and for future research were made.

OPSOMMING

Titel: Die rol van vertroue in werkstevredenheid en werksbetrokkenheid onder bankamptenare.

Sleutelwoorde: Werkstevredenheid, werksplekvertroue, werksbetrokkenheid, indirekte effek, banksektor.

Reeds vir jare word die banksektor beskou as die verwesenliking van vertroue in sy verhoudings met kliënte en werknemers. Gedurende die afgelope paar jaar is die prentjie van 'n verantwoordelike bewaarder van kliënte se geld egter verweer deur gebeure wat as gevolg van die 2008 finansiële krisis plaasgevind het. Die nadraai van die finansiële krisis het bankreguleerders, asook die gemeenskap as geheel, gedwing om op onetiese bankpraktyke en onvolhoubare optrede van bankinstellings te fokus. Hierdie uitdagings het organisasies gedwing om hulle besigheidsmodelle te verander, om hulle organisasie-strukture te herontwerp, en om innoverende maniere te vind om 'n vertrouensverhouding met hulle werknemers daar te stel en te onderhou. Om in hierdie tyd 'n volhoubare en winsgewende bankinstelling te bedryf is 'n duur onderneming, omdat banke met hoë regulatoriese onderdanigheidskostes en toenemende personeeluitgawes gekonfronteer word. Dit is dus in die bank se belang om te verseker dat daar 'n vertrouensverhouding tussen werknemers, spanleiers, en die organisasie bestaan. Wanneer werknemers hulle organisasie en spanleiers vertrou, is hulle meer geneig om langer by die organisasie aan te bly en om meer tevredenheid in hulle werk te ervaar. Op hulle beurt, sal werknemers bydra om te verseker dat die organisasie se strategiese doelwitte bereik word.

Die doelwit van hierdie studie was om die impak wat vertroue op werksbetrokkenheid en werkstevredenheid van werknemers by 'n Suid-Afrikaanse bank het, te evalueer. 'n Deursnee-ontwerp is gebruik om data in te samel en die deelnemende bankwerknemers is deur 'n gerieflikheidsteekproef gekies ($n = 214$). Die meetinstrumente wat gebruik is, is die Werksplekvertroue Peiling, die Werkstevredenheidskaal, en die Werksbetrokkenheidskaal.

Die resultate het aangedui dat 52% van die variansie in werkstevredenheid deur 'n verandering in vertroue in die organisasie en

spanleier verklaar kan word. Werknemers se fisiese betrokkenheid is beduidend deur werksvertroue in die organisasie beïnvloed, terwyl emosionele betrokkenheid beduidend deur werksvertroue in die spanleier beïnvloed is. Laastens is daar ook gevind dat werkstevredenheid 'n indirekte invloed op die verhouding tussen werksvertroue (organisasie en spanleier) en werksbetrokkenheid veroorsaak het.

Voorstelle vir die individu, die organisasie, asook vir toekomstige navorsing, is gemaak.

CHAPTER 1

INTRODUCTION

The purpose of this study is to determine to what extent trust has an influence on the work engagement and job satisfaction of employees at a large South African Bank.

The aim of this chapter is to present the problem statement, as well as the general and specific research objectives. The research design and methods are explained, followed by an overview of the chapters.

1.1 BACKGROUND AND RATIONALE OF THE RESEARCH

In today's fast paced and competitive business environment, it has become increasingly important for organisations to create an environment that is conducive for gaining trust in order to ensure an engaged and satisfied workforce.

According to Fortune.com (2016), industrial corporations or companies that are the largest in terms of gross income and that were incorporated in the United States of America (USA) are listed in the Fortune 500 list. Fortune 500 companies have an added advantage in that they are able to attract the best talent across the globe and compete effectively for market share (Colvin, 2013). FIS, a Fortune 500 company and a global provider of banking and payment services, became hugely successful after employing a sought-after management team and implementing strategies to ensure that employees were engaged and recognised for their work (OCTanner.com, 2011). A company such as Wal-Mart also earned higher profits after making huge investments in its employees and technology: These investments had a positive effect on customer service and company revenue (Fortune.com, 2016).

At the dawn of the 2008 financial crisis, some of the top banks on the Fortune 500 list, such as Morgan Stanley, Citigroup, and JP Morgan Chase, managed to remain successful, largely because of their efforts to improve transparency with their employees and create a culture of honesty (Reuters,

2016). In a study conducted by Greatplacetowork.com (2016), it was found that successful organisations created a high trust environment by (a) involving employees in key decisions that directly impact their work, (b) seeking employees' ideas and opinions, (c) appreciating excellent performance and extra effort, and (d) recognising that mistakes are part of doing business.

In a study conducted by JobCrystal (Bizcommunity.com, 2010), it was found that the top three South African banks which employed on average about 165 000 employees together, have an average of 53% of the happiest employees; this was the highest in the banking sector. This was seen as a huge competitive advantage, because it made it easier for the banks to attract the best talent that the market had to offer and ensure that staff attrition levels were significantly reduced. However, structural changes due to changes in ownership, the after-effects of the 2008 financial crisis, cost and revenue pressures, subsequent retrenchments, and employee turnover made it difficult for these banks to maintain their positions as the employers of choice (Bonorchis, 2016; MG.co.za, 2011, 2012). As a result, South African banks have to come up with innovative ways to ensure that skilled employees are retained; that there are high levels of trust which will result in an engaged and satisfied workforce.

In the 21st century, the business world places high emphasis on the ability to execute tasks with speed, the necessary flexibility, and the ability to lead in uncertain situations; the flattening of structures in some organisations has also created a demand for skilled leaders. Bank executives also hold global experience, including leadership skills and adaptability, in high regard (Grosskopf, 2013). Organisations are presently faced with a number of challenges, and some of these challenges include developing multiple generations of leaders, building the ability to innovate, and inspiring others to perform (Trapp, 2014). Liu, Cutcher, and Grant (2015) emphasised that during the global financial crisis, the CEOs of global banks seemed to lack the attributes of authentic leaders: Many of the behaviours they displayed could be attributed to a lack of integrity, honesty, and transparency. Whereas in South Africa, Grosskopf (2013) identified an

inability to lead others and not being able to adjust to changing conditions, as another weakness. State-owned enterprises such as the South African Airways (SAA), the S.A. Post Office (SAPO), Eskom, and the South African Broadcasting Corporation (SABC), in particular, have also been confronted by a number of challenges (i.e. instability due to lack of trust, disengaged and dissatisfied employees), which prompted the South African government to take action in order to ensure stability (Mamoepa, 2015).

According to Trapp (2014), successful companies invest a lot of money towards optimising the leadership potential of their employees by ensuring that they develop the core competencies of supervision and management. In a South African banking survey, Grosskopf (2013) found that South African bank executives place a high value on talented employees, because talented employees can offer the organisation a strategic advantage in a market that is competitive and fast growing. Trapp (2014) emphasised that successful companies manage to create a culture that enables employees to reach their full potential; also putting them in roles that stretch their current core skills. This will ensure that employees feel valued by the organisation, ultimately creating an atmosphere of co-operation and shared values.

Trust in leadership is immensely important, because it encourages employees to have the confidence that their supervisors will assist them in resolving work-related challenges, ultimately stimulating employees' job satisfaction and work engagement (Chughtai, Byrne, & Flood, 2015; Li & Tan, 2013). According to Brown, Gray, McHardy, and Taylor (2015), and Blommaert, Van Den Broek, and De Pooter (2014), high levels of employee trust in the supervisor result in positive organisational performance, because employees are more likely to increase their performance when they are treated with honesty and fairness; whereas low trust in the supervisor is more likely to generate a dissatisfied and disengaged workforce. In a study conducted by McCabe and Sambrook (2014) in the health care sector, it was found that challenges such as retrenchment and downsizing caused reduced levels of trust among employees, which often resulted in poor organisational performance and high turnover. Therefore, the development of trust is considered to be crucial for positive employee behaviour at work.

Employees who are engaged in their work have a willingness to contribute more to their organisation, and are motivated to invest a lot of their time executing their responsibilities (Demerouti, Bakker, & Gevers, 2015). According to Malinowski and Lim (2015) and Abu-shamaa, Al-Rabayah, and Khasawneh (2015), an organisation with engaged employees has a better chance of achieving its strategic objectives and increasing its revenue; with work engagement also leading to higher employee job satisfaction. Hsieh and Wang (2015) found that trust improves the work engagement of employees, which also results in satisfied employees who are involved in their work on a daily basis.

The aim of this study is to investigate the impact of trust (in the supervisor and the organisation), on the job satisfaction and work engagement of employees at a South African bank. This is particularly relevant, especially when the immense pressures that South African banks are under from a regulatory, cost, profitability, and market perspective, are considered (Bizcommunity.com, 2010). Prior research has placed much importance on trust in the workplace, so that organisations can invest in trust in order to achieve their objectives.

1.2 PROBLEM STATEMENT

Trust is exhibited in a number of ways within an organisation: there is trust in the organisation, trust in the immediate supervisor, and trust in the co-worker (Burke, Sims, Lazzara, & Salas, 2007). Prior research studies have shown that having an atmosphere of trust in the organisation can benefit co-workers, the immediate supervisor, and the organisation (Brown et al., 2015; Hsieh & Wang, 2015; Li & Tan, 2013). Some of these benefits include the display of positive workplace behaviours and attitudes at work, improved collaboration and processes, and above-average levels of performance (Chughtai & Buckley, 2008).

In his research on trust, Ferrer (2003) developed an instrument that measures the complex multidimensionality of trust in three domains, namely trust in the organisation, trust in the supervisor, and trust in the co-worker. Especially the first two domains of trust are relevant to this study.

Empowering employees and entrusting them to make key decisions when engaging with customers lead to better decisions and higher job satisfaction (McShane & Von Glinow, 2009). Trust is specifically important in organisations, because it encourages and strengthens employee relationships with the organisation (Krot & Lewicka, 2012). Hsieh and Wang (2015) highlighted that in today's fast paced and complex business environments, trust is an important factor that affects the efficiency and quality of the co-operation between organisational members. Chao, Yu, Cheng, and Chuang (2013) pointed out that trust is essentially about a person expressing confidence in the integrity of another party.

According to the Social Exchange Theory (Blau, 1964), interactions are interdependent: The actions of one party in the social relationship are subject to the actions of the other party (Wikhamn & Hall, 2012). Within the paradigm of this theory, trust in the employment relationship can be regarded as a reciprocal activity that requires any person to first demonstrate trust and then receive trust in return. Reciprocity in the trust relationship refers to positive expectations of people, and positive expectations of the organisation regarding competence, reliability, and goodwill (Mayer, Davis, & Schoorman, 1995). Smyth, Gustafsson, and Ganskau (2010) therefore defined trust as “a disposition and attitude concerning the willingness to rely upon the actions of or be vulnerable towards another party, under circumstances of contractual and social obligations, with the potential for collaboration” (p. 119).

Employees prefer to work in organisations where they trust and feel trusted by the organisation, because trust creates added value, improves the flow of information, and enhances relationships, interaction, and co-operation (Krot & Lewicka, 2012; McShane & Von Glinow, 2009). According to Rego, Reis Júnior, and Pina e Cunha (2015), employees tend to trust organisations and leaders when they act with honesty, integrity, and compassion. Lacking a sufficient level of trust in the employer may even result in the employee resigning from the employment relationship, resulting in a potential skills shortage in the organisation (McShane & Von Glinow, 2009). Krot and Lewicka (2012) further asserted that trust has the ability to

improve business processes, because it encourages higher levels of co-operation.

Huang (2012) defines trust in the immediate supervisor as an interpersonal relationship between the employee and his or her immediate supervisor that stems from daily interactions between the two parties. This type of trust originates from an assessment of the character and behaviour of the employee and the immediate supervisor (Chughtai & Buckley, 2008). Trust in the immediate supervisor is a significant predictor of improved employee performance and positive organisational outcomes (Huang, 2012). Employees are able to perform their work with a lot of determination and dedication if they firmly believe that their immediate supervisor is trustworthy, and provides them with the necessary support whenever they are confronted by challenges (Chughtai & Buckley, 2008).

Higher levels of trust lead to positive emotional investments in employee relations, and ultimately better working relationships between employees and the organisation (Hashim & Tan 2015; Smith & Diedericks, 2016; Wu, Weng, & Huang, 2012). If trust is not managed properly, it has the potential to contribute to a high level of attrition within the organisation. It is more expensive to retain talent than it is to recruit new people to an organisation. Therefore, the absence of trust in an employee and manager relationship makes it costly to achieve and to retain a competitive advantage in the banking industry. This view is supported by McKee (2013) and Hsieh and Wang (2015) who indicated that trust in leaders (i.e. immediate supervisors) has a strong influence on positive attitudes and behaviours, ultimately resulting in positive organisational outcomes. On the other hand, if employees believe that their immediate supervisor is untrustworthy, does not provide support, and does not recognise them for the effort they put in, they are unlikely to go the extra mile and give their all in the execution of their tasks (Chughtai & Buckley, 2008).

Trust in the co-worker results from increased collaboration and teamwork amongst colleagues; it results in a work climate where peers are willing to share information and assist one another when faced with

challenges (Chughtai & Buckley, 2008). This study did not focus on trust in the co-worker, primarily because in the South African banking industry supervisors and senior management have greater influence on the employee. Supervisors and senior managers are the ones who, for instance, approve the employee's leave request, appraise the employee's performance which impacts on merit awards (such as bonuses), and have a significant influence on how the employee conducts his or her work on a day-to-day basis. For these reasons, only two trust referents, namely trust in the organisation and trust in the immediate supervisor, will receive emphasis. Also due to business re-engineering currently taking place in the banking sector, trust in the organisation is largely at stake.

When employees trust the immediate supervisor and the organisation, an assumption is made that the supervisor and the organisation are honest and fair in their decisions (Engelbrecht, Heine, & Mahembe, 2014). Chughtai et al. (2015), Engelbrecht et al. (2014), and Wong, Laschinger, and Cummings (2010) found that increased levels of trust resulted in increased levels of work engagement among employees.

In a highly competitive corporate environment, organisations are required to be proactive in identifying skilled, committed and engaged employees in order to ensure that the organisation becomes successful (Abu-Shamaa et al., 2015). Kahn (1990) defined work engagement as the "harnessing of organisation members' selves to their work roles" (p. 694), and associated work engagement with psychological conditions, namely (a) meaningfulness: wellness and the value of people's efforts, (b) safety: comfort of people while they are at work, and (c) availability: accessibility of physical and psychological resources in work. Motivated workers are physically engaged with their work, cognitively alert, and emotionally connected when performing their work (Olivier & Rothmann, 2007). According to Sonnentag and Kühnel (2016), work engagement further comprises the following core components, namely vigour (i.e. energy, persistence, and a willingness to exert effort), dedication (i.e. enthusiasm, inspiration, and perceptions of significance), and absorption (i.e. full concentration and immersion in one's work).

According to Abu-Shamaa et al. (2015), engaged workers are considered to be more productive than other workers, because they are more willing to devote their energies and experience to the organisation. This view was also supported by De Klerk, Nel, and Koekemoer (2015) who asserted that engaged workers strongly identify with their work, are prepared to face challenges, and are keen to learn new skills on a daily basis. Hsieh and Wang (2015) and Malinowski and Lim (2015) noted that work engagement on an individual level is directly related to employee productivity, job satisfaction, employee loyalty, and organisational citizenship behaviour; whereas on an organisational level, work engagement results in higher customer satisfaction, positive financial return, profitability, and business success. Therefore, highly engaged workers are more than willing to invest a lot of time in their daily activities at work (Lu, Lu, Gursoy, & Neal, 2016).

Abu-Shamaa et al. (2015) and Hsieh and Wang (2015) state that work engagement takes the employee's commitment to his or her work and his or her willingness to achieve organisational objectives into account. This view was also supported by Demerouti et al. (2015) who found that work engagement serves as intrinsic motivation, because employees are more willing to go the extra mile for the organisation, approaching their work with enthusiasm. Shantz and Alfes (2015) also found that because of the positive attitudes and self-determination of engaged workers, they are less likely to be absent from work; this implies that an inverse relationship exists between work engagement and absenteeism. On the other hand, Abu-Shamaa et al. (2015) and Yalabik, Van Rossenberg, Kinnie, and Swart (2015) identified that organisations with disengaged employees have a high turnover rate, lower productivity, and negative attitudes, and this may be caused by a mismatch between the employee's position and desires, or even dysfunctional systems or processes. Lu et al. (2016) found that supervisors are more engaged and have lower attrition rates than employees at lower levels. Therefore, if an organisation is serious about achieving its strategic objectives, it will ensure that its most important resource (i.e. its employees) is satisfied, because work engagement is seen as an important determinant of job satisfaction (Lu et al., 2016).

Locke (1976) defined job satisfaction as an enjoyable emotional state which emanates from an assessment of a person's job or job experiences. Job satisfaction has a wider impact on a person's life, because it can affect the employee's physical and mental well-being (Sempane, Rieger, & Roodt, 2002). This view is also shared by Okediji, Etuk, and Nnedum (2011) who describe job satisfaction as an attitude or an internal state, as it is associated with a person's feelings. According to Ileri (2016), job satisfaction has a positive influence on employee confidence, loyalty, and productivity, which ultimately result in higher organisational profits. Sempane et al. (2002) and Sehunoe, Viviers, and Mayer (2015), on the other hand, emphasised that the lack of job satisfaction may result in increased absenteeism, customer complaints due to poor service delivery, worker strikes, and high employee turnover, which leads to the loss of intellectual property. Therefore, in order to maximise productivity and have a highly motivated workforce, it is absolutely necessary to have employees who are satisfied with their jobs (Okediji et al., 2011).

Lu et al. (2016) found that differences in work-related challenges between immediate supervisors and their lower level employees do not result in differences in their levels of job satisfaction. Mayer, Louw, and Baxter (2015), on the other hand, found that the job satisfaction of managers is mainly informed by their positive working relationships with their peers and immediate supervisors. According to Okediji et al. (2011) and Sehunoe et al. (2015), there are intrinsic and extrinsic attributes that contribute to job satisfaction. Extrinsic attributes include salaries, promotion, allowances, etc., while intrinsic attributes are autonomy, recognition, independence, respect, etc. Ledwaba and Mofokeng (2014) found that employees were satisfied with their job, even though there was no prospect of a promotion, low morale, and a lack of resources. Job satisfaction is attributed to either an employee's personal characteristics, or a work-related factor, or even a combination of the two (Mafini, 2014). The same view is shared by Akomolafe and Olatomide (2013) who further divided the factors that contribute to job satisfaction into the following sub-categories:

- Individual factors: age, intelligence, marital status, etc.

- Social factors: relationships at work, interaction with colleagues, etc.
- Cultural factors: attitudes, beliefs, values, etc.
- Organisational factors: organisational structures, policies, leadership styles, etc.
- Environmental factors: government rules and regulations, economic factors, etc.

In order to ensure that employees are satisfied, line managers need to ensure that employees are provided with suitable working conditions, employees' skills are utilised adequately, there is sufficient team work, they work in an autonomous environment, and that they are allowed to be creative (Mafini, 2014). Therefore, gaps in research indicate the need to investigate the impact of trust on the work engagement and job satisfaction of employees at a large South African bank.

Given the current challenges that South African banks are facing with regard to not making enough money, consumer expectations not being met, compliance to regulations, tight competition from financial technology companies, and constant restructuring (Schubert, 2015), these have necessitated the need to create a working environment that fosters trust and allows employees to be engaged in their work and to be satisfied with their jobs. This is important, because it will assist the bank in curbing expenditure related to having to recruit and replace skilled employees. The bank will only be able to retain its skilled employees if it knows the causes for employee turnover; thus, value-adding research will make it easier for the bank to regain its status as employer of choice, and to align its objectives with those of its employees.

The hypothesised model of the study is illustrated in Figure 1.

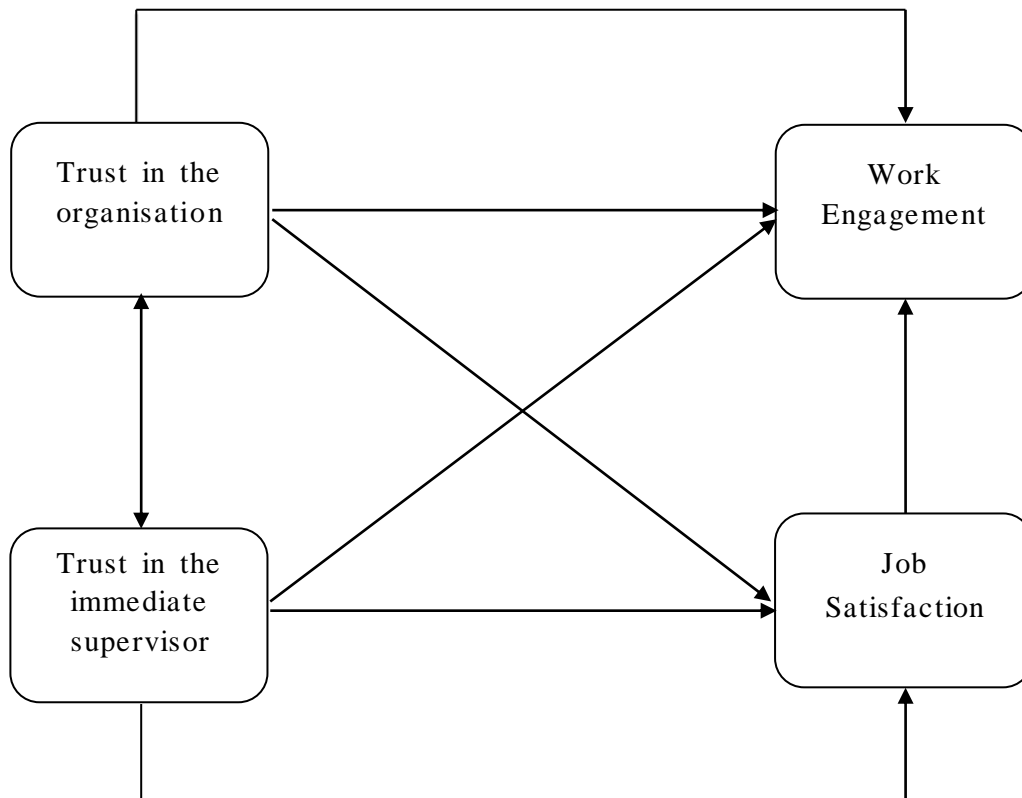


Figure 1. A hypothesised model of the impact of trust on the work engagement and job satisfaction of employees.

The primary research question in this study was: How does trust impact on the work engagement and job satisfaction of employees at a large South African bank?

The specific research questions were:

- What are the relationships between trust in the organisation, trust in the immediate supervisor, work engagement, and job satisfaction of employees?
- Do trust in the organisation and trust in the immediate supervisor impact on the work engagement of employees?
- Do trust in the organisation and trust in the immediate supervisor impact on the job satisfaction of employees?
- What is the impact of trust in the organisation on the work engagement and job satisfaction of employees?

- What is the impact of trust in the immediate supervisor on the work engagement and job satisfaction of employees?
- Does job satisfaction influence the relationship between trust in the organisation and trust in the immediate supervisor, and, work engagement?

1.3 AIMS OF THE RESEARCH

1.3.1 General Objective

The general objective of the study is to investigate the impact that trust has on the work engagement and job satisfaction of employees at a large South African bank.

1.3.2 Specific Objectives

The specific objectives of this study are to:

- Determine what the relationships are between trust in the organisation, trust in the immediate supervisor, work engagement, and job satisfaction of employees.
- Investigate whether trust in the organisation and trust in the immediate supervisor impact on the work engagement of employees.
- Assess whether trust in the organisation and trust in the immediate supervisor impact on the job satisfaction of employees.
- Determine whether trust in the organisation impacts on the work engagement and job satisfaction of employees.
- Determine whether trust in the immediate supervisor impacts on the work engagement and job satisfaction of employees.
- Investigate whether job satisfaction influences the relationship between trust in the organisation and trust in the immediate supervisor, and, work engagement.

1.4 RESEARCH METHOD

1.4.1 Research Design

A quantitative survey design approach was used. Welman, Kruger, and Mitchell (2006) and Mora (2010) defined quantitative research as an approach that emphasises the measurement and analysis of causal relationships between variables within a value-free context. This approach involved a cross-sectional survey design which assisted with generalising from a sample of a population in order for inferences to be made about the work engagement and job satisfaction of employees at a South African bank. Convenience sampling was done, because it allows for the selection of research participants, based purely on their availability (Creswell, 2014).

1.4.2 Research Approach

The research method consists of two phases, namely a literature review and an empirical study. The results were presented in the form of a research article. The literature review comprised a review of literature on workplace trust, work engagement and job satisfaction to determine whether relationships between variables exist. For the review, academic journals used were sourced from databases such as Google Scholar, EbscoHost, Science Direct, SAePublications, and Emerald. The journals were consulted due to their prevalence to the topic, ranging from more seminal work of previous years to more recent published literature on the relevant constructs.

1.4.3 Research Participants

The focus of the research was on employees working for one of South Africa's largest four banks. A minimum sample of 200 bank employees was targeted to participate in the study. Convenience sampling as a non-probability technique was employed, because it enabled the researcher to choose the available employees to partake in the study until the required sample had been obtained (Dudovskiy, n.d.; Welman et al., 2006). As a result, employees were easily accessible to complete the questionnaires. The function head of each division was asked to distribute the questionnaires for the survey to his or her employees until a representative sample had been

obtained. The sampling units comprised a combination of line managers and non-managerial employees.

1.4.4 Measuring Instruments

A quantitative research approach was used during this research, and data was collected through the use of standardised questionnaires. A questionnaire was used for the purpose of soliciting views from employees, and the measuring instruments comprising this questionnaire have, in previous studies, undergone validity and reliability checks to ensure that they were convenient for use. Data collected was documented and consolidated into an Excel spread sheet; frequency tables were created from the consolidated results in order to assist with the interpretation thereof.

A biographical questionnaire, the Workplace Trust Survey (WTS; Ferres, 2003), the Work Engagement Scale (WES; Rothmann, 2010), and the Job Satisfaction Scale (JSS; Rothmann, 2010) were utilised in the study.

Biographical questionnaire. A biographical questionnaire was used to determine the demographic characteristics of the participants, including their age, gender, race, and educational qualifications. Other aspects that were determined include participants' length of employment in the organisation, as well as the length of employment in their current position.

Workplace Trust Survey (WTS; Ferres, 2003). The WTS was used to measure trust in the organisation (11 items), and trust in the immediate supervisor (9 items). The two sections of the WTS that were utilised in this study consists of 20 items, each with a seven-point Likert-type scale ranging from 1 (*strongly disagree*) to 7 (*strongly agree*). Example items include: "I think that my organisation offers a supportive environment" (organisational trust) and "I act knowing that my manager will keep his/her word" (supervisor trust). The internal consistency of the items produced the following Cronbach alpha coefficients: $\alpha = .95$ (organisation) and $\alpha = .96$ (immediate supervisor) (Ferres & Travaglione, 2003), while the composite reliabilities of the subscales were $\rho = .87$ (trust in the organisation) and $\rho = .88$ (trust in the supervisor) (Ferres, 2003).

Work Engagement Scale (WES; Rothmann, 2010). The WES was utilised to measure work engagement and comprises 13 items and is measured on a seven-point Likert-scale ranging from 1 (*never or almost never*) to 7 (*always or almost always*). Three components of work engagement, as conceptualised by Kahn (1990), were utilised, namely (a) cognitive engagement (e.g., “When I’m working, I lose track of time”), (b) emotional engagement (e.g., “I am passionate about my job”), and (c) physical engagement (e.g., “I feel a lot of energy when I am performing my job”). The construct validity of the WES and the Cronbach’s alpha coefficients of the three subscales were $\alpha = .80$ (physical engagement), $\alpha = .82$ (emotional engagement), and $\alpha = .78$ (cognitive engagement) (Rothmann, 2010).

Job Satisfaction Scale (JSS; Rothmann, 2010). The JSS was used to measure job satisfaction with five items to assess how satisfied employees were with their jobs. A five-point Likert-scale ranging from 1 (*totally disagree*) to 5 (*totally agree*) was used to assess the level of employee job satisfaction. Example items include: “I feel real enjoyment in my work” and “I consider my job rather unpleasant.” The Cronbach alpha coefficient for the JSS was $\alpha = .84$ (Rothmann, 2010).

1.4.5 Research Procedure

The researcher obtained permission from the bank’s leadership and learning department to conduct the review. A letter of consent as well as an information letter was attached to the questionnaires that were disseminated to participants in the research. The information letter explained the objectives of the study and the voluntary nature of participation. When the questionnaires were distributed, the participants were required to complete the questionnaires at a place of their choice. Confidentiality and anonymity were assured. The researcher administered the questionnaires to the participants and each took approximately 20 minutes to complete. Respondents placed the completed questionnaires in a secured box. The researcher personally collected these secured containers after two weeks.

1.4.6 Statistical Analysis

Mplus version 7.4 was used for structural equation modelling (SEM; Muthén & Muthén, 1998-2016), and SPSS 23.0 (IBM Corporation, 2015) was used to convert raw data into descriptive statistics and frequency tables. To aid the analysis, the following indices were calculated: absolute fit indices (chi-square, standardized root mean residual [SRMR], root mean square error of approximation [RMSEA]), and incremental fit indices (Tucker-Lewis index [TLI], Comparative Fit index [CFI]). Values which were higher than 0.95 for the TLI and CFI were considered acceptable, and a close fit between the data and the model was indicated with RMSEA values lower than 0.08 and an SRMR value lower than 0.05.

To calculate the reliability of each scale in this study, the reliability coefficient Raykov's rho (ρ) with a suggested cut-off point of 0.70, was used (Raykov, 2009). When using latent variable modelling, it is more reliable to use this type of reliability coefficient than Cronbach's alpha coefficients (Raykov, 2009). From the best-fitting measurement model, the structural model was specified, and thereafter the potential indirect effects of workplace trust were incorporated and determined through the construction of 95% confidence intervals and the use of bootstrapping.

1.5 ETHICAL CONSIDERATIONS

The purpose and nature of the study were clarified with all research participants to ensure that the research was conducted in a just and ethical manner. Written informed consent was obtained, and anonymity as well as confidentiality was guaranteed. The research project was evaluated and approved by the Ethics Committee of the North-West University (EMSPBS16/02/16-01/64). It was communicated to all participants that participation in this project was voluntary, that they could withdraw from the research at any time (without any penalty of whatsoever nature), and feedback on the results would be made available to the participants upon request.

1.6 CONTRIBUTION OF THE STUDY

1.6.1 Contribution to the Individual

Lack of trust in the organisation - and between supervisors and employees - can put an enormous amount of pressure on the organisation, even affecting its bottom line. In establishing the impact of trust (i.e. in the organisation and in the supervisor) on the work engagement and job satisfaction of employees, awareness can be created for employees to consider how their perceptions of their supervisors and organisation affect their work engagement and job satisfaction.

1.6.2 Contribution to the Organisation

Banks can actually improve their credibility and restore their reputations if the impact of trust on the work engagement and job satisfaction of employees can be understood. In understanding this, the organisation will be able to come up with initiatives that would improve trust relations between supervisors and employees and in the organisation as well.

1.7 CHAPTER DIVISION

The chapters in this mini-dissertation are outlined as follows:

- Chapter 1: Introduction.
- Chapter 2: Manuscript: The role of trust in employee work engagement and job satisfaction.
- Chapter 3: Conclusion, limitations and recommendations.

Figure 2 gives a schematic presentation of the study.

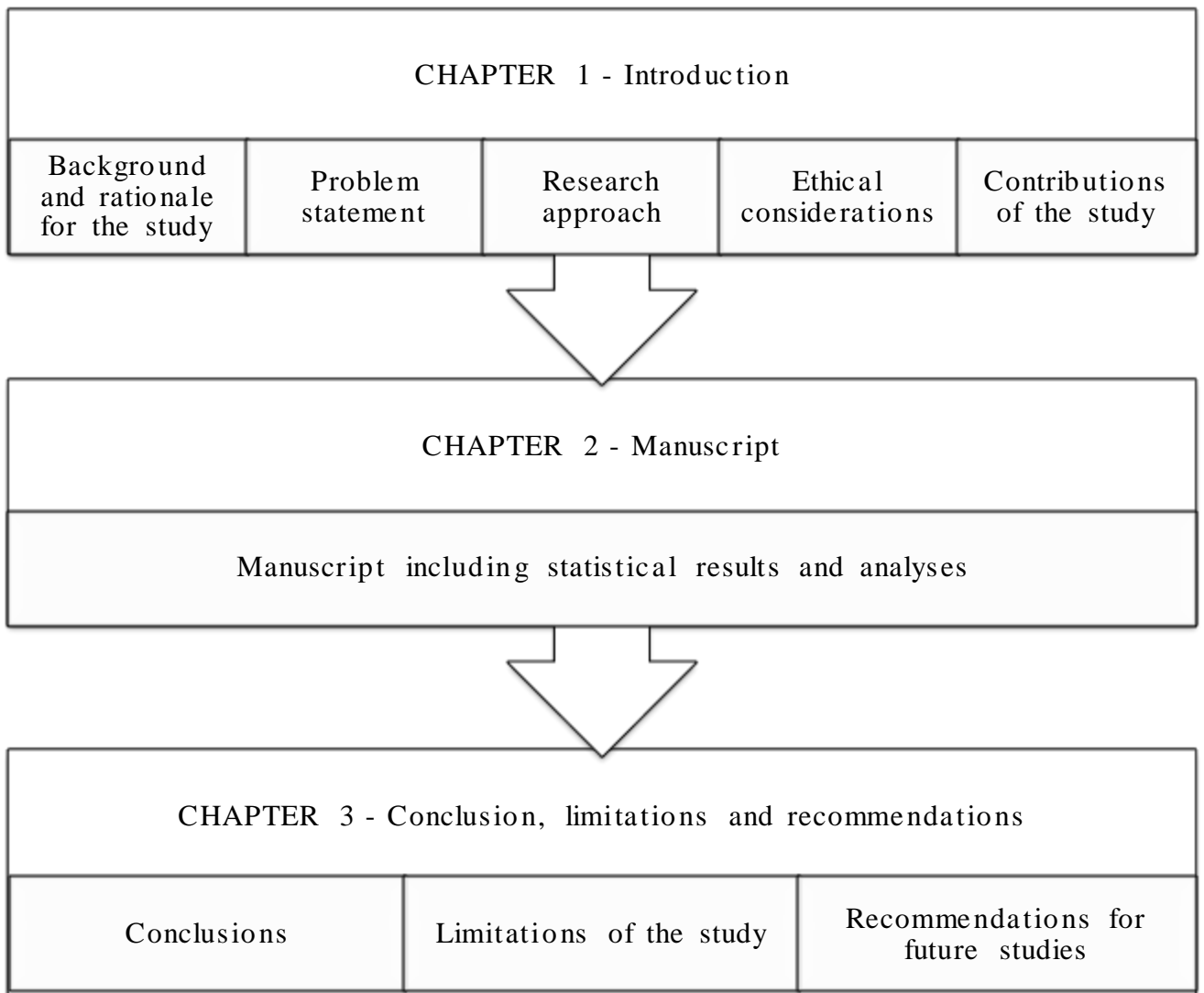


Figure 2. A schematic presentation of the study.

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CHAPTER 2

RESEARCH ARTICLE

The role of trust in employee work engagement and job satisfaction

ABSTRACT

The banking sector in South Africa is currently being challenged to persistently assess and improve its processes in order to keep up with the rapidly changing financial landscape. Change is never easy, but during times of change workplace trust is challenged optimally. The purpose of this research was to investigate the role of workplace trust (i.e. trust in the organisation and trust in the immediate supervisor) in the job satisfaction and work engagement of employees in this sector. The Workplace Trust Survey, Job Satisfaction Scale and Work Engagement Scale were administered to a randomly selected sample ($n = 214$) of South African bank employees. A cross-sectional survey design was followed and structural equation modelling was used to analyse the data. The findings reveal that work trust in the organisation has a significant influence on physical engagement, while work trust in the supervisor is significantly influenced by emotional engagement. No significant relationship was found between workplace trust (i.e. trust in the organisation and trust in the supervisor) and cognitive engagement. Finally, job satisfaction was found to have a strong indirect effect on workplace trust through cognitive, emotional, and physical engagement.

Keywords: Job satisfaction, workplace trust, work engagement, indirect effects, banking sector.

The foundation of any genuine business relationship is trust; without it, it is difficult to create a business that is able to achieve its strategic objectives in a sustainable and consistent manner (Russell, 2016). In today's tough economic environment, organisations are confronted with challenges such as low economic activity which translates to lower profits for organisations. It is therefore extremely important for leaders to understand how fragile trust is and how to effectively establish trust (Tolken, 2011). Hurley (2006) defines trust as a measure of the relationship that exists between the employee and his or her immediate supervisor and between the employee and the organisation. According to Morgan (2014), the major issue affecting employee work performance is a lack of trust in leadership.

Employees are more productive if the organisation they are working for creates an atmosphere of trust (Wichtner-Zoia, 2014). Measom (2016) indicates that trust enables collaboration between the organisation, management and employees, and ensures that organisational objectives are achieved. O'Donnell (2014) found that organisations in which high levels of trust are present, are characterised by a highly engaged and efficient workforce; additionally, organisations with high levels of trust are able to successfully compete in attracting the best talent in the market (Hurley, 2006).

According to Wichtner-Zoia (2014) and O'Donnell (2014), organisations where there is a lack of trust are faced with problems such as low profits, low employee morale and reduced productivity. According to O'Donnell (2014), trust is mostly lost during times of economic distress; 65% of the Fortune 1000 executives are of the view that employee resignation in future will be caused by a lack of trust. Trust in the immediate supervisor is eroded mainly by things such as a lack of clear and honest communication and the abuse of authority by the immediate supervisor. In a study conducted by Edelman.com (2016), it was found that globally 65% of employees trust the company they work for, of which Mexico is ranked the highest at 89%, followed closely by Colombia at 85%; the lowest ranked countries are Japan (40%), followed by Russia and France (both 48%). This view is supported by McCarthy (2016) who found that only two out of ten employees in Japanese companies can trust their employers or immediate supervisors. In a study conducted by

Covey (2016), it was found that trust levels in South Africa are at only 57%, which is below the global research standards of 60%; the level of trust in private companies was ranked at 66%, while trust in government institutions ranked very low at 48%. A lack of organisational commitment towards ensuring that the organisation has an engaged workforce, is evident. According to Macleod (2016), it is difficult to have an engaged workforce if there is no trust between the organisation and its employees.

If an organisation wants employees who are motivated, committed and willing to contribute to the organisation's success, it needs to take employee engagement seriously (Macleod, 2016). Crabtree (2013) considers work engagement to be an important determinant of the organisation's performance, more so during tough market conditions such as a recession. In a study conducted by Macleod (2016), it was found that engaged workers in the United Kingdom take an average 2.6 days' sick leave per year, while disengaged workers take 6.2 days' leave; this clearly indicates that engaged workers spend more time at work than disengaged workers. In a study by BPI group (2014), it was found that on a ten-point scale, an average of 7.8 of all respondents globally was engaged in their work. Macleod (2016) also found that organisations with an engaged workforce have a far lower employee turnover rate than organisations with a disengaged workforce. Crabtree (2013), on the other hand, found that organisations with a higher rate of engaged employees were able to earn higher earnings per share, even performing during tough market conditions.

In research conducted by Explorance.com (2013), it was found that there were five benefits to employee engagement, namely 1) employee satisfaction – there is a direct correlation between work engagement and job satisfaction; 2) productivity – engaged workers were 43% more productive than disengaged workers; 3) retention and recruitment – engaged employees are more loyal to their organisation; and organisations with engaged workers are able to easily attract highly skilled workers, due to the good performance of the organisation; 4) innovation – engaged employees are more motivated to find creative ways to design a product or service; and 5) profitability – engaged employees are more efficient and productive and therefore produce 26% higher turnover. In spite of all the benefits of having an engaged

workforce, Macleod (2016) has identified four main hindrances to work engagement, namely 1) a lack of awareness and understanding of work engagement; 2) a lack of understanding of how to go about addressing the issue of employee engagement; 3) an organisational culture that is not supportive of an engaged workforce; and 4) lack of leadership commitment and too many different views on work engagement.

In recent years, it has been extremely difficult for banks to remain competitive in a market that is confronted by challenges such as regulatory pressures, changing customer expectations, increased competition from financial technology firms and attaining the required return on equity as expected by the shareholders (Schubert, 2015). Therefore, banks have to devise some strategies to enable them to meet their strategic objectives and have a satisfied and engaged workforce (Sehunoe, Viviers, & Mayer, 2015). In a survey by Steward, Cohen, and Papat (2015) in the United Kingdom, it was found that 44% of the respondents regarded job satisfaction to be more important than their salary benefit, indicating job satisfaction as the main reason why they would change roles. According to Riordan (2013), satisfied and engaged employees have the potential to ensure that the organisation achieves its growth targets; that it shows an increase in productivity; and then ultimately also an increase in its return on investment.

Heathfield (2016) found that companies with employees who exhibit high job satisfaction make a concerted effort to recognise and empower employees regularly, offering employees competitive and market-related salaries and benefits, and creating an environment that ensures that employees are supported, valued and treated with respect. On the other hand, organisations that do not exert enough effort to ensure that their employees are satisfied, are more than likely confronted with strike action from disgruntled employees (Power, 2013). Therefore, in order to ensure a productive workforce, the organisation should make employee job satisfaction a top priority (Kgosiemang, 2016).

The aim of this study is to determine the influence of trust - in the organisation and supervisor - on the job satisfaction and work engagement of employees in a South African bank. It is expected that employees' perception

of trust in the organisation and trust in the supervisor will significantly impact on their job satisfaction and work engagement.

Trust

Huang, Davison, and Gu (2011) and Bigley, McAlister, and Tan (2009) define trust as an instance where an individual is willing to act on the basis of the words, actions and decisions of another individual. Cho and Lee (2011) and Ji, Zhou, Li, and Yan (2015), on the other hand, define trust as a 'psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions or behaviours of another' (p. 1045). Workplace trust is divided into three referents, namely trust in the organisation, trust in the supervisor and trust in the co-worker (Ferres & Travaglione, 2003). Trust is important to any organisation, because it is regarded as the most important source of motivation and ensures that employees perform optimally (Schraeder, Self, Jordan, & Portis, 2014).

The principle of reciprocity - as postulated in the Social Exchange Theory (SET; Blau, 1964) - supports the relationship between workplace trust and individual and organisational outcomes. Employees, who perceive their organisation (represented by the supervisor) as being fair and acting ethically, tend to reciprocate fairness and ethical behaviour. Reciprocal interdependence is of the utmost importance within the SET; if one party acts in a certain way, it leads to a response from the other party. A favour elicits a favour/benefit in response. Thus, one party's actions are dependent upon the other's behaviour (Cropanzano & Mitchell, 2005). Hsieh and Wang (2015) state that employees - who perceive their organisation as caring about their well-being - will exhibit increased engagement in their work. Employees, on the other end of the scale, who experience the organisation to be unfair and untrustworthy, will exhibit negative behaviours and work disengagement.

Trust in the Organisation

Trust in the organisation is developed when employees perceive the working environment to be fair, transparent and supporting; this is a level of trust in the organisation itself (Coxen, Van der Vaart, & Stander, 2016).

Therefore, employees who trust their organisations hold the view that the organisation will honour its promises (Olckers & Enslin, 2016). According to Turk (2011), the lack of trust in the organisation or the immediate supervisor results in lower employee productivity, low morale, low customer satisfaction and ultimately lower profits for the organisation.

In order to ensure that employees are committed to and satisfied in their jobs, organisations and managers need to create an environment that ensures they have an engaged workforce. It was found that organisational trust and positive relationships among employees, line managers and the organisation served as a good antidote to low employee engagement and voluntary absence (Shantz & Alfes, 2015). This view was shared by Botha and Mostert (2014) who found that an engaged work environment is created when employees and their immediate supervisors have a positive working relationship which ultimately results in positive organisational performance outcomes.

Trust in the Supervisor

A person's ability and competence are important factors that influence the trust-building process in an organisation (Huang et al., 2011). The immediate supervisor is critical in this process, because the supervisor is seen as the link between senior management and lower level employees (Cho & Lee, 2011). The same sentiment is echoed by Ko and Hur (2014) and Cho and Park (2011) who found that there is a positive relationship between trust in the immediate supervisor and job satisfaction, organisational commitment and work attitudes.

Huang et al. (2011) and Ji et al. (2015) classified trust into two distinct categories, namely cognition-based trust which is developed through a person's perceived capability and trustworthiness; and affect-based trust which is developed through an individual's investment in emotions, feelings and an understanding between the immediate supervisor and lower level employees. Ji et al. (2015) and Miao, Newman, Schwarz, and Xu (2014) found that affect-based trust has a higher influence on positive employee relations than cognition-based trust. Bigley et al. (2009) and Turk (2011) found that people are more vulnerable to the actions and words of others if

trust is high; therefore, in a work setting employees are more willing to go the extra mile if the trust relations are high between them and the organisation or immediate supervisor. The immediate supervisor is responsible for a number of things that affect lower level employees, including resource allocation, and handling promotions and rewards – factors which relate directly to fairness. As a result, an employee’s level of trust in the organisation is associated with the employee’s job satisfaction (Cho & Lee, 2011).

Trust in the Co-worker

Trust in the co-worker is developed when employees or peers engage with one another in an honest and truthful manner. Trust in the co-worker normally increases when employees are appreciative of one another’s support at work (Ferres & Travaglione, 2003). For the purpose of this study, trust in the co-worker will not be examined. The reason for this is that the supervisor is more directly involved with employees’ day-to-day functioning with regard to leave requests, performance appraisals impacting merit awards and/or bonuses and general office routine; thus trust in the supervisor is cardinal. Trust in the organisation is also imperative in view of the numerous challenges facing the banking sector; changes requiring this sector to re-engineer its business processes that will consequently influence the organisational culture.

Work Engagement

Work engagement is fundamental for organisational success, because it is related to productivity and organisational commitment (De Beer, 2014). Organisations should make resources (i.e. rewards, support, promotional opportunities, etc.) available to ensure that they have an engaged workforce (Rothmann & Rothmann, 2010). This view was also supported by De Braine and Roodt (2011) who found that job resources are positively correlated to work engagement and can lower the effects of employee attrition and burnout. Work engagement, according to the seminal work of Kahn (1990), is defined as the “harnessing of organization members’ selves to their work roles” (p. 694) and is characterised by physical engagement, emotional

engagement, and cognitive engagement (Botha & Mostert, 2014; De Beer, 2014). *Physical engagement* is seen as having high levels of energy and mental toughness while working, also involving the motivation of employees to put in a lot of effort in their work, especially when faced with challenging tasks; *cognitive engagement* is derived from being engaged, being fully focused and displaying a high level of concentration at work; while *emotional engagement* is informed by eagerness, inspiration, pride and challenges in one's job, essentially including a person's willingness to spend a lot of time doing something meaningful (De Beer, 2014).

De Braine and Roodt (2011) found that engaged workers exhibit more physical engagement and have a strong affinity to their work. Shantz and Alfes (2015) found that engaged workers are less absent from work on a voluntary basis. They are able to perform better and are more satisfied, committed and positive about their work than employees who are less engaged (Rana, 2015). According to Wang, Lu, and Sui (2015), employees who are engaged in their work often display positive emotions such as joy and happiness when they execute their responsibilities. Rana (2015) found that employees who are less engaged are more determined to leave their current organisations. Thus, work engagement is largely related to the attitudes, intentions and behaviours of employees (Du Plooy & Roodt, 2010).

In a study conducted by Hewitt (2016), it was found that a 5% increase in employees' engagement resulted in a 3% increase in revenue growth in the subsequent year. According to Hewitt, during 2015 it was found that 65% (1% higher than in 2014) of employees around the globe were engaged, whilst the African continent had a slightly higher figure of 67% (which was 6% higher than the previous year). The engagement figures in Africa were largely driven by an increase in career opportunities, recognition, communication and leadership. However, in a 2012 study conducted by Crabtree (2013), it was found that only 13% of employees globally were engaged at work, while 63% were not engaged at all. Crabtree further indicated that low global employee engagement resulted in lower productivity and lower quality of life. Employees who are said to be engaged, are more productive, frequently taking initiative and are more satisfied with their jobs (Coetzee & De Villiers, 2010; Field & Buitendach, 2011). Thus, one can

assume that an organisation with an engaged workforce can result in an environment where employees are satisfied with their jobs.

Job Satisfaction

Ledwaba and Mofokeng (2014) define job satisfaction as the satisfaction that an individual derives from his or her performance as a result of an assessment of such performance. Employees, who are satisfied with their jobs, are more efficient and productive and take a personal interest in their work (Dhurup & Mahomed, 2013). Job satisfaction should be looked at from three constructs, namely 1) the employee's emotional reaction to situations at work; 2) an assessment of how well the employee's performance at work met or exceeded his or her goals or objectives; and 3) the employee's attitudes or behaviour towards the organisation, immediate supervisor, opportunities, work benefits, etc. (Radebe & Dhurup, 2014).

Job satisfaction has the effect of ensuring that employees are motivated to execute their tasks, are committed to the organisation and are willing to spend long hours at work (Khoza & Kanjere, 2014). This view was also supported by Mafini and Dlodlo (2014) who indicated that job satisfaction is informed by a work environment where co-workers are friendly, supervisors are supportive and where there are more opportunities for growth. Less satisfied workers have a higher risk of leaving the organisation; they tend to be unproductive and more absent from work; and generally they do not enjoy being at work. This ultimately affects the achievement of organisational goals and objectives (Ismail, Coetzee, Du Toit, Rudolph, & Joubert, 2013; Khoza & Kanjere, 2014; Mafini & Dlodlo, 2014).

Leadership has also been identified as a factor that contributed positively to job satisfaction globally (Krifa & Happiness Research Institute, 2015). A South African study by Skillsportal.co.za (2011) revealed that a low figure of only 41% of all respondents indicated that they were satisfied with their jobs and some of the reasons provided by the majority of dissatisfied employees were: 1) lack of pay increases; 2) inadequate management support; and 3) a lack of a properly structured mentorship programmes.

Based on the literature review conducted above, the general objective of this study was to investigate the role of trust in the work engagement and job satisfaction of employees at a large South African bank.

The hypotheses in this study are:

Hypothesis 1: There is a significant relationship between trust in the organisation and trust in the supervisor and work engagement and job satisfaction.

Hypothesis 2: Trust in the organisation and trust in the supervisor are significant predictors of job satisfaction.

Hypothesis 3: Trust in the organisation has a significant influence on cognitive engagement, emotional engagement and physical engagement.

Hypothesis 4: Trust in the supervisor has a significant influence on cognitive engagement, emotional engagement and physical engagement.

Hypothesis 5: Job satisfaction has an indirect effect on the relationship between workplace trust, and, work engagement.

The hypothesised model is illustrated in Figure 1.

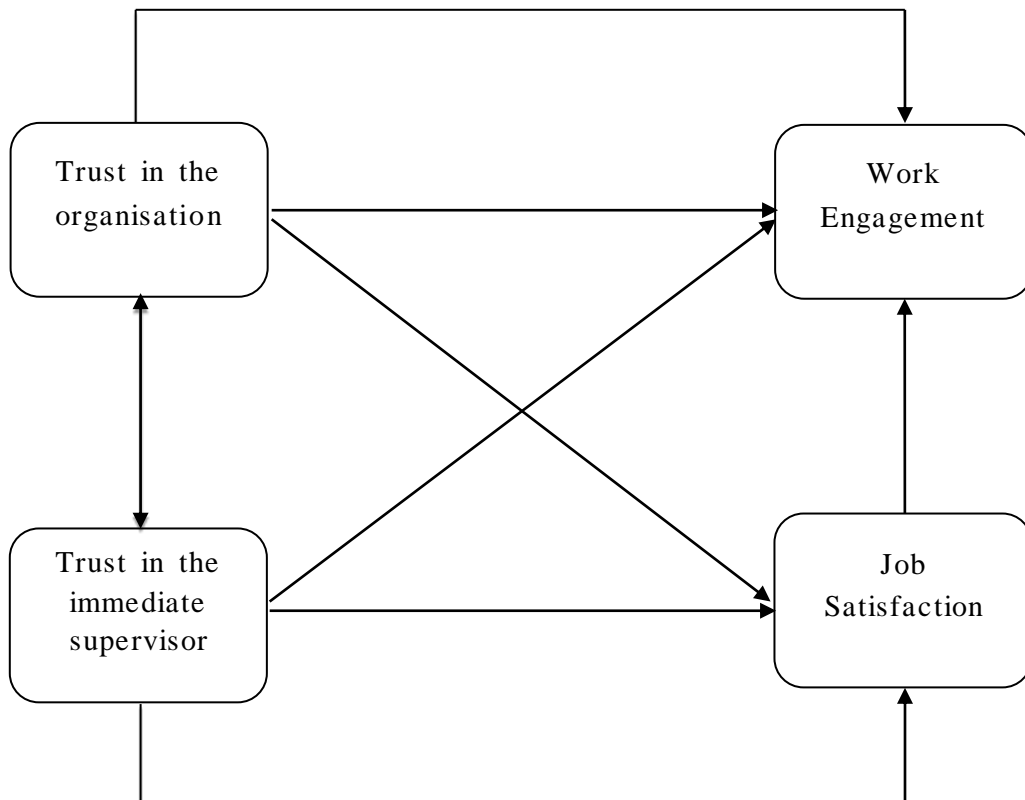


Figure 1. The hypothesised model of workplace trust on the work engagement and job satisfaction of employees.

Research Design

Research Approach

A quantitative research approach was adopted to achieve the research objectives of this study, utilising a cross-sectional design to examine a group of participants in terms of one or more variables at approximately the same time (Welman, Kruger, & Mitchell, 2006). The formulated hypotheses in the study are supported by literature and the objectives of the study are of a descriptive and exploratory nature.

Research Method

A convenience sampling technique (i.e. a non-probability sampling approach) was used to nominate the participants in this study; it allowed for the easy selection of research participants due to their close proximity and

accessibility to the researcher (Taylor, 2016). A gatekeeper was asked to distribute the questionnaires to other bank employees. The questionnaires of this study were in English and, as a result, all participants were expected to be conversant in English.

Table 1 presents the characteristics of the sample population.

Table 1*Characteristics of Participants (n = 214)*

Item	Category	Frequency	Percentage
Gender	Male	112	52.3
	Female	102	47.7
Race	White	47	22.0
	African	117	54.7
	Coloured	18	8.4
	Indian	29	13.6
	Other	3	1.4
Age	20-29 years	44	20.6
	30-39 years	104	48.6
	40-49 years	53	24.8
	50-59 years	10	4.7
	60+ years	3	1.4
Marital status	Single	80	37.4
	Widow/er	2	0.9
	Divorced	13	6.1
	Married	115	53.7
	Remarried	4	1.9
Number of children	No children	64	29.6
	1 child	55	25.8
	2 children	61	28.6
	3 children	28	13.1
	4 children	4	1.9
	5 children	0	0.0
	6 children	2	0.9
Language	Afrikaans	39	18.2
	English	62	29.0
	Sepedi	11	5.1
	isiZulu	28	13.1
	Sesotho	22	10.3
	Setswana	22	10.3
	isiXhosa	14	6.5
	isiTsonga	3	1.4
	Tshivenda	7	3.3
	isiSwati	4	1.9
	Other	2	0.9

Note. Percentages may not total 100% due to rounding of numbers.

In Table 1, the sample population targeted consisted of 214 employees working at a large South African bank. The majority of the sample comprised males (52.3%) and more than half of the participants were African (54.7%), followed by White (22.0%), Indian (13.6%), and Coloured (8.4%). The most representative language spoken by the participants was English (29%), followed by Afrikaans (18.2%). In terms of age group, the majority of all participants were between 30 and 39 years (48.6%), while employees above 60 years were least represented (1.4%).

Table 2

Work-related Characteristics of Participants (n =214)

Item	Category	Frequency	Percentage
Qualification	Matric/Grade 12	37	17.3
	Diploma	47	22.0
	Degree	52	24.3
	Honours degree	54	25.2
	Master's degree	17	7.9
	Doctoral degree	2	0.9
	Other	5	2.3
Tenure	1-10 year(s)	162	78.3
	11-20 years	38	15.0
	21-30 years	8	3.9
	31-40 years	6	2.9
Line manager responsibilities	No	123	57.5
	Yes	91	42.5
Type of employment	Temporary	8	3.8
	Permanent	192	89.6
	Fixed term	14	6.6

Note. Percentages may not total 100% due to rounding of numbers

In Table 2, 25.2% of the participants possessed honours degrees, followed closely by employees who possessed basic degrees (24.3%) and diplomas (22%). Of the participants, 78.3% have been working for the organisation for less than 11 years, while 21.8% of the participants have been working for the organisation for longer. More than half of the employees did

not have line manager responsibilities (57.5%) and an overwhelming majority of the participants were permanently employed (89.6%).

Measuring Instruments

A biographical questionnaire was used in this study, and three measuring instruments were utilised to measure workplace trust, work engagement, and job satisfaction.

Biographical questionnaire. The biographical questionnaire was utilised to obtain information regarding the demographic attributes of all participants. This includes information such as language, age, race, tenure, marital status, qualifications, gender, number of children, type of employment, as well as whether or not they had line manager responsibilities.

Workplace Trust Survey (WTS; Ferres, 2003). The WTS was used to measure trust in the organisation and trust in the immediate supervisor. The survey comprised 20 items of which eleven items related to trust in the organisation, and nine items related to trust in the immediate supervisor. A seven-point Likert-scale was used ranging from 1 (*strongly disagree*) to 7 (*strongly agree*). Of the items included are “I perform knowing that my organisation will recognise my work” (trust in the organisation), and “I feel that my manager keeps personal discussions confidential” (trust in the immediate supervisor). Ferres and Travaglione (2003) reported the following alpha coefficients for the items: trust in the organisation = .95 and trust in the immediate supervisor = .96.

Work Engagement Scale (WES; Rothmann, 2010). The WES was utilised to measure work engagement, and the scale consisted of thirteen items, applying a seven-point Likert-scale ranging from 1 (*never or almost never*) to 7 (*always or almost always*) on all items. Reflected in the items are the three components of Kahn (1990) which conceptualised work engagement, namely cognitive engagement, e.g., “When I'm working, I often lose track of time”; emotional engagement, e.g., “I feel I am able to contribute new ideas”; and physical engagement, e.g., “I feel alive and vital at work”. Rothmann (2010) reported the following alpha coefficients for the three scales: cognitive

engagement = .78, emotional engagement = .82, and physical engagement = .80.

Job Satisfaction Scale (JSS; Rothmann, 2010). This scale was utilised to measure how satisfied the participants are with their jobs (e.g., “I feel real enjoyment in my work”, and “I consider my job to be rather unpleasant”). The scale consisted of five items and applied a five-point Likert-scale which ranges from 1 (*totally disagree*) to 5 (*totally agree*). Rothmann (2010) reported the alpha coefficient for job satisfaction as .84.

Research Procedure

Participation in this research was voluntary, and participants completed the questionnaire with the full understanding that they were doing this at their own free will and that they could withdraw their participation at any stage, without suffering any negative consequences. They were also assured of the confidentiality regarding their participation. The research was ethical and did not unfairly prejudice anyone. Ethical approval from the University’s ethical committee (EMSPBS16/02/16-01/64) was obtained prior to disseminating the questionnaires. A consent letter was issued by the bank’s gatekeeper, granting approval to proceed with the study. All research participants were presented with a copy of the questionnaire and were allowed to complete the questionnaires at their desks, which took approximately 20 minutes. All completed questionnaires were returned to the researcher via their submission in a secured box. Each questionnaire which was completed anonymously was marked in order to keep track of the number of questionnaires that had been returned.

Statistical Analysis

In order to convert raw data into descriptive statistics and frequency tables, the SPSS 23.0 programme (IBM Corporation, 2015) was utilised; additionally, Mplus 7.4 was utilised for structural equation modelling (SEM) (Muthèn & Muthèn, 1998-2016). To assist with the statistical analysis, the SEM analysis produced the following fit indices: absolute indices (which included chi-square, standardised root mean residual [SRMR], and root mean

square error of approximation [RMSEA]), and incremental fit indices (including the Tucker-Lewis index [TLI] and the Comparative Fit index [CFI]). Values higher than .95 for TLI and CFI were considered acceptable, and a close fit between the data and the model would be indicated with RMSEA values lower than .08 and an SRMR lower than .05.

To calculate the reliability of each scale in this study, reliability coefficients (ρ ; Raykov, 2009) with a .70 indication of acceptable reliability were used (Wang & Wang, 2012). According to Raykov (2009), when using latent variable modelling, it is much better to use the ρ -reliability coefficient than Cronbach's alpha coefficient (α). The best fitting model was calculated for the pre-measurement models, measurement models, and structural models. At each step, competing models were tested to determine the best fit. Afterwards, the best-fitting structural model was used to determine possible indirect effects by using bootstrapping and the construction of 95% confidence intervals (CIs).

Results

Original factor structures of all the measures were used and entered in a *pre-measurement model* to confirm the fit. Different combinations of these factor structures were tested without removing any items or allowing any correlating error variances. The best-fitting model from these comparisons was used for model development to arrive at the best possible fit. The best fitting model was used as the base for the structural model, which was utilised to determine possible precedents among the constructs. Lastly, the indirect effects of workplace trust in the organisation and workplace trust in the supervisor through job satisfaction were calculated.

Testing of Measurement Models

Measurement models were used to determine the best fitting factor structure for workplace trust, work engagement, and job satisfaction. Because the data showed skewness and/or kurtosis, the maximum likelihood robust (MLR) estimator was used, taking these issues into consideration. In all the

models tested, the latent variables were allowed to correlate with one another.

Model 1 measured workplace trust in the organisation (WTO; a first order latent variable consisting of ten observed variables), workplace trust in the supervisor (WTS; a first order latent variable consisting of eight observed items), and job satisfaction (JS; a first order latent variable consisting of three observed variables), as well as three first order latent variables, namely cognitive engagement (consisting of three observed variables), emotional engagement (consisting of three observed variables), and physical engagement (consisting of four observed variables).

Model 2 measured WTO, WTS, and JS in the same manner as Model 1, but work engagement (WE) was defined as a second order latent variable as defined by the three first order latent variables of cognitive engagement, emotional engagement, and physical engagement.

Model 3 again measured WTO, WTS, and JS in the same manner, but this time with WE defined as a one-factor, first order latent variable.

To compare alternative measurement models, the Akaike Information Criterion (AIC) and Bayes Information Criterion (BIC) fit statistical indices were used, with the lowest values indicating the best fitting model (Kline, 2010). Other fit indices that were used were chi-square with its associated degrees of freedom, the root mean square error of approximation (RMSEA), and the standardised root mean square residual (SRMR), as well as the CFI and TLI.

The statistical fit indices of the measurement model and the competing models are presented in Table 3. As per the table, Model 1 fitted the data best after comparing the AIC and BIC values (i.e. the lower the value, the better the fit). The other fit indices also showed acceptable levels of fit. When taking all the fit indices into account, it was suggested that the best fitting measurement model was Model 1. However, because of the use of the MLR-estimator, the chi-square values could not be compared directly between

models. The Satorra-Bentler difference test was conducted to confirm the suggestion that Model 1 showed the best fit (Satorra & Bentler, 1999).

Table 3*Fit Statistics of Competing Measurement Models*

Model	χ^2	<i>df</i>	AIC	BIC	CFI	TLI	RMSEA	SRMR
Model 1	656.61	416	19018.57	19392.20	0.95	0.95	0.05	0.06
Model 2	Non-positive definite latent variable covariance matrix - Unreliable fit statistics							
Model 3	840.77	425	19256.68	19600.01	0.91	0.91	0.07	0.07

χ^2 = chi-square; *df* = degrees of freedom; AIC = Akaike Information Criteria; BIC = Bayesian Information Criteria; TLI = Tucker-Lewis index; CFI = Comparative Fit index; RMSEA = Root Mean Square Error of Approximation; SRMR = Standardized Root Mean Square Residual

The results from Model 2 could not be used for comparison, as they were not deemed trustworthy. Due to the specification of the model, the latent variable covariance matrix was found to be non-positive. As seen in Table 4, the Satorra-Bentler difference test revealed that the change in chi-square between Model 1 and Model 3 was significant ($p < 0.01$), meaning that Model 3 had significantly worse fit than Model 1. Therefore, Model 1 was confirmed as showing better fit.

Table 4

Difference Testing for Changes in Chi-square in Competing Measurement Models

Model	$\Delta\chi^2$	Δdf	p -Value
Model 3	116.57	9	0.00**

** $p < 0.01$

Testing the Structural Model

Table 5 shows the descriptive statistics, reliability coefficients, and correlations between job satisfaction, trust in the organisation, trust in the immediate supervisor, cognitive engagement, emotional engagement, and physical engagement. The range for the reliability coefficient is between 0.82 and 0.97, which indicates acceptable reliability according to the 0.70 cut-off value (Wang & Wang, 2012). There are statistically and practically significant relationships between all variables.

Table 5*Descriptive Statistics, Reliability Coefficients, and Correlations*

	Variable	<i>M</i>	<i>SD</i>	ρ	1	2	3	4	5
1.	Job satisfaction	3.38	1.07	0.88	-				
2.	Work trust: Organisation	4.66	1.41	0.95	0.70 \ddagger^{**}	-			
3.	Work trust: Supervisor	4.92	1.62	0.97	0.62 \ddagger^{**}	0.71 \ddagger^{**}	-		
4.	Cognitive engagement	4.10	1.52	0.87	0.39 \ddagger^{**}	0.36 \ddagger^{**}	0.29 **	-	
5.	Emotional engagement	4.59	1.46	0.82	0.77 \ddagger^{**}	0.61 \ddagger^{**}	0.63 \ddagger^{**}	0.49 \ddagger^{**}	-
6.	Physical engagement	5.04	1.53	0.93	0.71 \ddagger^{**}	0.63 \ddagger^{**}	0.53 \ddagger^{**}	0.51 \ddagger^{**}	0.94 \ddagger^{**}

* $p < 0.05$; ** $p < 0.01$; $\ddagger r > 0.30$; $\ddagger\ddagger r > 0.50$; *M* = mean, *SD* = standard deviation, ρ = Raykov's rho (reliability coefficient)

The structural model was informed by the best fitting measurement model. Table 6 contains the initial framework fit indices and the standardised path coefficients. The table indicates that Model 1 (which included all direct and indirect pathways) had the best data fit, because it had the lowest AIC value, although not a lower BIC value. Included in the model are the paths from trust in the organisation and trust in the immediate supervisor to job satisfaction, cognitive engagement, emotional engagement, and physical engagement respectively, as well as the paths from job satisfaction to cognitive engagement, emotional engagement and physical engagement. In terms of the table, job satisfaction was found to be a significant predictor of emotional engagement ($\beta = .62, p < 0.01$) and physical engagement ($\beta = .52, p < 0.01$).

In addition, it was found that job satisfaction ($\beta = .26, p < 0.05$) had a significant relationship with cognitive engagement; work trust in the immediate supervisor ($\beta = .23, p < 0.01$) had a significant relationship with emotional engagement; and work trust in the organisation ($\beta = .24, p < 0.05$) had a significant relationship with physical engagement. On the other hand, it was found that the two referents of trust (i.e. trust in the organisation and trust in the immediate supervisor) had no significant relationship with cognitive engagement; there was also no significant relationship between trust in the organisation and emotional engagement. Lastly, no significant relationship was found between trust in the supervisor and physical engagement.

Table 6*Initial Framework of Fit Indices and Standardised Path Coefficients*

Measures		Direct and indirect pathways (Model 1)	Direct pathways (Model 2)	Indirect pathways (Model 3)
Fit indices	χ^2	656.61	755.33	678.79
	<i>df</i>	416	418	422
	AIC	19018.57	19142.27	19034.50
	BIC	19040.46	19509.16	19387.92
	CFI	0.95	0.93	0.95
	TLI	0.95	0.92	0.94
	RMSEA	0.05	0.06	0.05
	SRMR	0.06	0.21	0.07
Direct effects on cognitive engagement	Work trust – Organisation	0.16	0.20	-
	Work trust - Supervisor	0.01	0.03	-
	Job satisfaction	0.26 [*]	0.25 [*]	0.40 ^{**}
Direct effects on emotional engagement	Work trust – Organisation	0.02	0.09	-
	Work trust - Supervisor	0.23 ^{**}	0.30 ^{**}	-
	Job satisfaction	0.62 ^{**}	0.63 ^{**}	0.79 ^{**}
Direct effects on physical engagement	Work trust – Organisation	0.24 [*]	0.32 ^{**}	-
	Work trust - Supervisor	0.04	0.07	-
	Job satisfaction	0.52 ^{**}	0.53 ^{**}	0.73 ^{**}
Direct effects on job satisfaction	Work trust – Organisation	0.52 ^{**}	-	0.52 ^{**}
	Work trust - Supervisor	0.26 ^{**}	-	0.28 ^{**}

* p < 0.05^{**}; p < 0.01

Table 7 presents the results of the difference test for the change in χ^2 of the competing structural models. The Satorra-Bentler test reveals that the chi-square difference between Model 1 and both Models 2 and 3 was significant ($p < 0.01$). Therefore, it was decided to use Model 1 for further analyses.

Table 7

Difference Testing for Changes in Chi-Square in Competing Structural Models

Model	$\Delta\chi^2$	Δdf	p -value
Model 2	126.23	2	0.00**
Model 3	23.29	6	0.00**

** $p < 0.01$

Illustrated in Figure 2, are the standardised path coefficients which were used to estimate the standardised model.

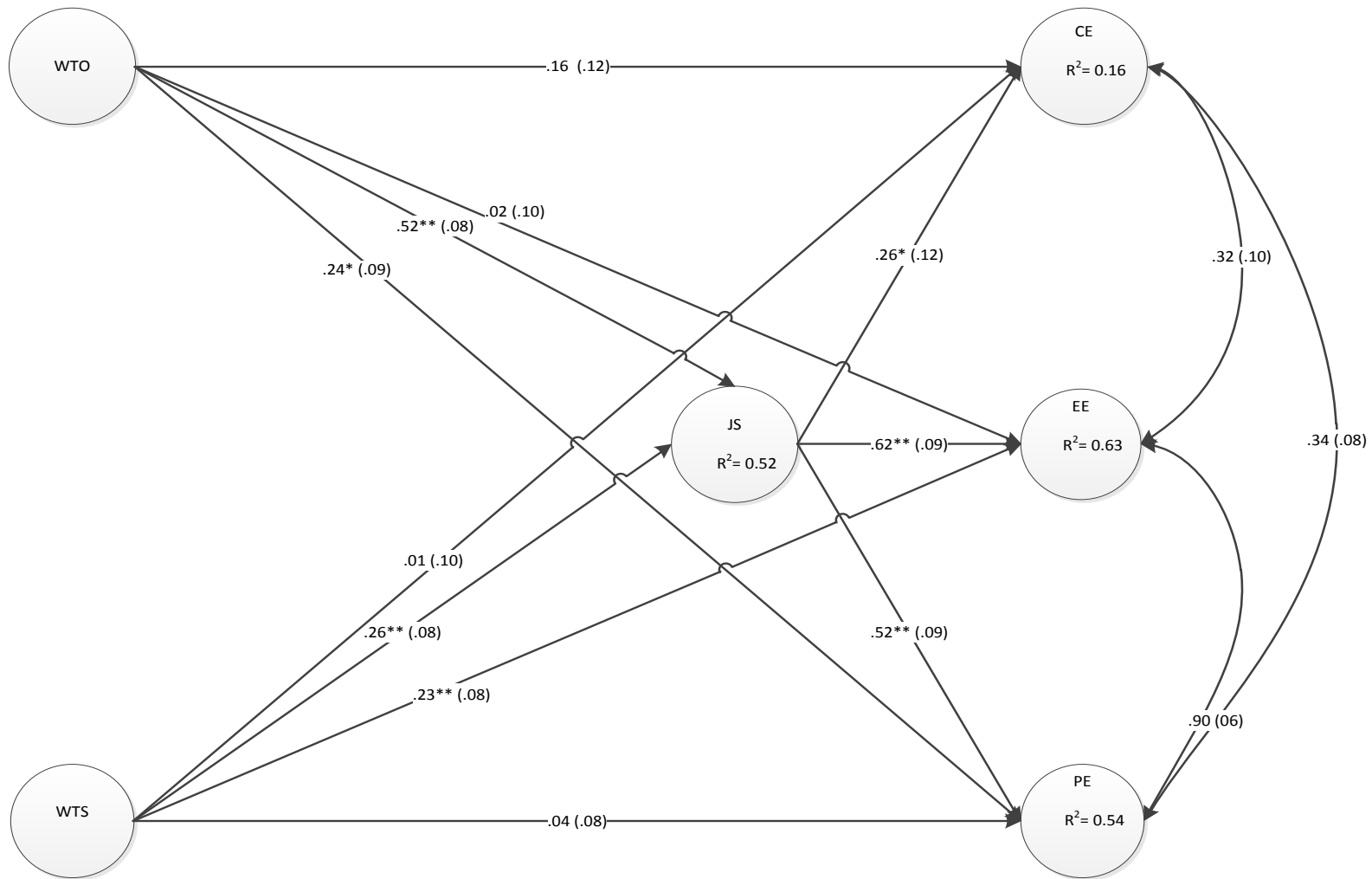


Figure 2. The path coefficients of the best fitting structural model. * $p < 0.05$; ** $p < 0.01$; WTO = Work Trust: Organisation; WTS = Work Trust: Supervisor; JS = Job Satisfaction; CE = Cognitive Engagement; EE = Emotional Engagement; PE = Physical Engagement.

Figure 2 indicates that 52% of the variance in job satisfaction could be explained by trust (i.e. work trust: supervisor and work trust: organisation). In cognitive engagement, 16% of the variance could be explained by a change in job satisfaction and trust (i.e. work trust: supervisor and work trust: organisation), while 63% variance in emotional engagement could be explained by a change in job satisfaction and trust (i.e. work trust: supervisor and work trust: organisation). Finally, 54% of the variance in physical engagement could be explained by a change in job satisfaction and trust (i.e. work trust: supervisor and work trust: organisation).

Indirect Effects of Work Trust: Organisation and Supervisor Through Job Satisfaction

To determine the role of work trust in any relationship in the model, a two-sided, bias-corrected 95% confidence interval (CI) was specified. Presented in Table 8 are the standard errors, estimates, and the CIs for the tested indirect effects. It is clear that WTO had a significant indirect impact through JS on cognitive engagement ($\beta = .14, p < 0.05, CI [0.02, 0.28]$), emotional engagement ($\beta = .32, p < 0.01, CI [0.19, 0.48]$), and physical engagement ($\beta = .27, p < 0.01, CI [0.15, 0.41]$). In addition, it was found that WTS also had a significant indirect impact through JS on emotional engagement ($\beta = .16, p < 0.01, CI [0.05, 0.28]$), and physical engagement ($\beta = .13, p < 0.01, CI [0.04, 0.25]$).

Table 8*Indirect Effects of Work Trust: Organisation and Supervisor Through Job Satisfaction*

Variable	Cognitive engagement			Emotional engagement			Physical engagement		
	Est.	SE	95% CI	Est.	SE	95% CI	Est.	SE	95% CI
Work trust: Organisation	0.14*	0.07	[0.02, 0.28]	0.32**	0.07	[0.19, 0.48]	0.27**	0.07	[0.15, 0.41]
Work trust: Supervisor	0.07	0.04	[0.01, 0.17]	0.16**	0.06	[0.05, 0.28]	0.13*	0.05	[0.04, 0.25]

Est.: Estimate; SE.: Standard Error; CI.: Confidence Interval

* $p < 0.05$; ** $p < 0.01$

Discussion

The aim of this study was to assess the role of workplace trust in job satisfaction and the attributes of work engagement of employees in a South African bank. The purpose was to demonstrate how trust can encourage a satisfied and engaged workforce that will ultimately produce positive results for the organisation. In this instance, work engagement is characterised by three attributes, namely cognitive engagement, emotional engagement, and physical engagement (Lu, Lu, Gursoy, & Neal, 2016). This study is specifically relevant to banks in the South African economy that are being confronted by challenges such as tough competition, regulatory supervision, and restructuring due to cost pressures (Beyleveld, 2011).

Based on the statistical results of the study, workplace trust in the supervisor was found to be a significantly contributing construct ($\beta = .23$) towards emotional engagement; meaning that when trust is high in the supervisor, employees have a strong sense of enthusiasm and purpose towards achieving organisational goals and objectives. This view was also supported by Engelbrecht, Heine, and Mahembe (2014) and Demir (2011) who found that when employees trust their supervisor, they will feel more duty-bound, supporting of, and willing to work towards achieving organisational goals, because they believe that their supervisor has their best interests at heart. Hypothesis 4 was only partially met, because the results indicated that there was no significant relationship between workplace trust in the supervisor and two of the attributes of work engagement (i.e. physical engagement and cognitive engagement).

It was initially hypothesised that workplace trust in the organisation would have a significant influence on cognitive engagement, emotional engagement, and physical engagement; however, the results indicated that workplace trust in the organisation is a significantly contributing construct ($\beta = .24$) to physical engagement. This implies that employees who trust the organisation have the energy and willingness to invest more effort in their work to ensure the

achievement of organisational objectives. Therefore, the results only partially accept Hypothesis 3, because there was no significant relationship between workplace trust in the organisation and the two other attributes of work engagement (i.e. emotional engagement and cognitive engagement). According to Lu et al. (2016), in order to prove that you have an engaged workforce, high levels of physical engagement and emotional engagement have to be present, while cognitive engagement is essentially a consequence of increased work engagement. In this study, there was no evidence that there is a significant relationship between workplace trust and work engagement; therefore Hypothesis 1 is rejected.

Job satisfaction was found to be a significantly contributing construct to the attributes of work engagement, namely cognitive engagement ($\beta = .26$), emotional engagement ($\beta = .62$), and physical engagement ($\beta = .52$). These results imply that employees who are satisfied with their work are (a) willing to invest a lot of effort and time in performing their daily work; (b) strongly identify with their work and have an emotional connection to it; and (c) have the tendency to totally immerse themselves in their work without considering the time spent at work. This is consistent with findings by Lu et al. (2016) and Zhang, Ling, Zhang, and Xie (2015) who found a positive relationship between work engagement and job satisfaction among employees. Organisations that have employees with a high level of job satisfaction and work engagement stand a far better chance of achieving its strategic objectives and retaining talented employees. This view is supported in a study by Ileri (2016), who found that satisfied employees are able to perform better at work, are confident and loyal to the organisation.

The findings of this study indicate that job satisfaction causes an indirect significant impact from workplace trust to cognitive engagement, emotional engagement, and physical engagement. Job satisfaction was also found to have a significant indirect impact from workplace trust in the supervisor to cognitive engagement, emotional engagement, and physical engagement. This is consistent with a study

conducted by Cho and Park (2011) who found that job satisfaction is increased when there is a higher level of trust in the supervisor and trust in the organisation. It was initially hypothesised that job satisfaction had an indirect effect on the relationship between work trust and work engagement. In order to confirm the indirect effect, a number of conditions had to be met, namely (a) workplace trust in the organisation had to be significantly related to job satisfaction; (b) workplace trust in the supervisor had to be significantly related to job satisfaction; (c) job satisfaction had to be significantly related to cognitive engagement; (d) job satisfaction had to be significantly related to emotional engagement; and (e) job satisfaction had to be significantly related to physical engagement. The results show that job satisfaction caused an indirect effect on the relationship between work trust and work engagement. This supports Hypothesis 5; the results above have also proven Hypothesis 2, which indicated that there is a significant relationship between workplace trust and job satisfaction. Therefore, both Hypotheses 2 and 5 are accepted.

In conclusion, the results of this study clearly indicate that work engagement is not significantly influenced by workplace trust; however, specific attributes of work engagement are influenced by either workplace trust in the organisation or workplace trust in the supervisor. Job satisfaction, on the other hand, has proven to have an indirect effect on the relationship between workplace trust, and work engagement.

This study had a number of limitations which should be taken into cognisance when assessing the results. Firstly, the data was sourced from a single South African banking institution; this has the effect of reducing the generalisability of the results. The study was cross-sectional in nature, therefore data was collected and variables were tested at a particular point in time. Even though the sample size was relatively small, it was, however, representative of the entire population and did allow for observing significant relationships between the variables. Questionnaires are self-reporting measures; therefore the data collected from the participants may be contaminated. It is recommended

that multi-source information be used (e.g., questionnaires and interviews) for the collection of future data.

The study was confined to one large South African bank; it might, therefore, be useful to widen the scope of future studies to other sectors of the South African economy or even to include other African countries. A comparative study could even be undertaken to assess the differences between companies in two different countries. This study included all employees working at the head office of a bank in Gauteng, South Africa. The reason for this was to specifically gain a broader perspective of how referents of trust, work engagement, and job satisfaction play out at the bank. A consideration for future studies would be that a focused approach be adopted that will target specific departments or functions within the bank in order to obtain a more focused view. Another consideration would be to do a study that specifically focuses on bank employees working at branches across the country, or even at the bank's regional offices. This will provide useful insights and findings and will ensure that a more holistic picture of the bank is developed.

Literature clearly demonstrates the importance of work engagement and job satisfaction to the organisation. Both work engagement and job satisfaction have proven to have a positive impact on the organisation's return on equity and return on investment; additionally, organisations have been able to remain competitive and attract the best talent in the markets in which they compete. It is therefore extremely important that middle managers and senior managers keep employee engagement at the top of their organisational agenda, because studies have shown that their daily interactions with employees have an impact on employees' work engagement and organisational performance. The organisation should also create an environment that encourages employees to be creative and to share their ideas. This will ensure that employees socialise, have fun, and enjoy their work; ultimately resulting in a situation where employees feel valued, appreciated, and engaged.

In organisations where there are low levels of trust, one will most likely encounter situations where the morale is low, performance is poor, productivity is low, and levels of employee turnover are high. Without trust, it is impossible to build sustainable working relationships with the supervisor, colleagues, or with the organisation, let alone achieving organisational objectives. In a very recent study, Smith and Diedericks (2016) have, through a meta-synthesis of literature, found that trust is one of the pillars on which positive employment relations are built. It is therefore in the best interest of the organisation to ensure that its leaders create a trusting environment that is consistent over time. One of the ways to improve trust in the supervisor is to lead by example, and to be the embodiment of the organisation's vision and values. Additionally, supervisors should also provide frequent feedback to their subordinates or colleagues; this will ensure that developmental areas are identified at an early stage, increasing chances of achieving performance targets. The ultimate winner would be the organisation, because when an employee achieves his or her performance targets, he or she has contributed to the achievement of the organisation's strategic objectives.

To improve trust in the organisation, the organisation needs to improve the way it communicates with its employees on a day to day basis; especially when the organisation is undergoing massive change (e.g., restructuring, retrenchment, mergers, cost cutting, etc.). In this age of social media, it is very easy for sensitive information about the organisation to be leaked to the public. It is therefore of the utmost importance to ensure that employees are provided with accurate and complete information; this will help foster the belief that everyone in the organisation is seen as an important member of the organisation. The organisation needs to ensure that its leadership team listens to the employees. If people do not listen to one another, it would be difficult to work as a cohesive unit and to improve the performance of the organisation. The organisation should develop all employees' interpersonal relationships and effective interpersonal skills; this type of training will be specifically useful for new and existing line managers.

The importance of transparent and effective communication was identified as another pillar on which positive employment relations are built (Smith & Diedericks, 2016).

Finally, organisations can embark on a number of initiatives to improve the level of job satisfaction in the organisation. These include improving the employee's relationship with his or her immediate supervisor (i.e. through trust); recognising employee performance in a fair manner; improving communication between management and employees (i.e. honest and clear communication); ensuring that there is a fit between the employee's skills, capabilities, and job requirements; and allowing the employee to be innovative, independent, and to suggest creative solutions to solve problems encountered at work.

Conclusion

This study examined the role of workplace trust on the job satisfaction and work engagement of employees at a South African bank. The findings indicate that job satisfaction is significantly influenced by workplace trust (i.e. trust in the organisation and trust in the immediate supervisor). Physical engagement and cognitive engagement are outperformed by emotional engagement in influencing job satisfaction. This study also reveals that job satisfaction had an indirect effect on the relationship between workplace trust, and, work engagement. Even though the study found that no significant relationship existed between workplace trust and work engagement, a number of significant relationships existed between the attributes of work engagement and workplace trust. Specifically, physical engagement was significantly influenced by workplace trust in the organisation, while emotional engagement was significantly influenced by workplace trust in the supervisor. No relationship was found between workplace trust (i.e. in the organisation and supervisor) and cognitive engagement. This may be true, given that some specialists within the bank are able to execute their tasks with minimal interference from or interaction with their line managers; the execution of their tasks may require high levels of concentration.

Implications for Management

There are a number of implications that are useful for management in this study. Management can create awareness and roll out training initiatives that highlight the significance of trust, work engagement, and job satisfaction. This will ensure that employees and managers are aware of the implications their actions have on the trust, work engagement, and job satisfaction of other employees. Management can suggest a number of interventions that will assist the organisation in ensuring that everyone is satisfied at work; most importantly, management can introduce training initiatives that will assist employees in improving their job satisfaction levels. Human resource managers could improve work engagement in their organisations by referring to the findings in this study. Regarding work engagement, management needs to realise that its actions have an impact on the work engagement of others and the overall performance of the organisation. Therefore, the organisation should roll out specific or tailor made training that targets line managers. Lastly, management can use the findings of this study to holistically understand the concepts discussed and to apply them on a daily basis.

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CHAPTER 3

CONCLUSIONS, LIMITATIONS AND RECOMMENDATIONS

The purpose of this chapter is to present the conclusions of the current study according to its general and specific objectives. In addition, the limitations of the study are discussed and recommendations are made for both the organisation and for future research.

3.1. Conclusions

The general aim of this study was to explore the role of workplace trust - comprising trust in the organisation and trust in the supervisor - in the work engagement and job satisfaction of employees at a South African bank. Based on the literature study and the results of this study, the following conclusions in relation to the objectives were achieved:

The **first objective** was to determine how the relationships between trust in the organisation, trust in the immediate supervisor, job satisfaction, and work engagement are conceptualised in literature. In this study trust is a significant predictor of employee job satisfaction (explaining 52% variance) and ultimately contributes towards the achievement of organisational objectives (Crossley, Cooper, & Wernsing, 2013; Hsu, Chiang, Chang, Huang, & Chen, 2015). Trust in the immediate supervisor enables employees to develop confidence in the execution of their work and leads to good performance at work (Engelbrecht, Heine, & Mahembe, 2015; Li & Tan, 2013). Employees who display high levels of trust in their leader, display high levels of engagement when executing their work. Therefore, an atmosphere where employees are engaged is created when their supervisor is perceived to be trustworthy (Engelbrecht et al., 2014).

When employees have a high level of trust in the organisation, they are more likely to exert greater effort in their work, display a higher level of job satisfaction, and will be committed to the organisation (Kannan-Narasimhan & Lawrence, 2012; Sousa-Lima, Michel, & Caetano, 2013). This is also supported by a study conducted in South

Africa in the public sector by Stander, De Beer, and Stander (2015), who found that trust in the organisation enables the creation of a culture where employees feel valued and, as a result, are more engaged and satisfied with their work. Trust is very important for organisations that go through change at an organisational level; without a sufficient level of trust in change initiatives or projects, organisations normally fail (Sørensen, Hasle, & Pejtersen, 2011). Leadership support and trust in the supervisor are essential in ensuring the job satisfaction of employees (Coughlan, Moolman, & Haarhoff, 2014).

Work engagement comprises three main attributes, namely cognitive engagement (i.e., full concentration and immersion in one's work), emotional engagement (i.e., inspiration, enthusiasm and views of significance) and physical engagement (i.e., willingness to put in more effort, energy, and persistence; Coetzee & De Villiers, 2010; Grabovac, Salkičević, & Stanić, 2015; Sonnentag & Kühnel, 2016). Workers, who are engaged, are willing to invest their time in the organisation and to go the extra mile in order to ensure that organisational objectives are achieved (Demerouti, Bakker, & Gevers, 2015).

Trust encourages co-operation between the employee and his or her supervisor and increases work engagement; additionally, work engagement is related to productivity and improved organisational performance (Choi, Tran, & Park, 2015; Hsieh & Wang, 2015). Abu-shamaa, Al-Rabayah, and Khasawneh (2015) found that employee work engagement and job satisfaction are strongly related to organisational outcomes; this essentially means that there is a positive correlation between organisational outcomes and employee work engagement and job satisfaction. Work engagement is directly correlated to job satisfaction, because they are in the same conceptual space (Roof, 2015; Sehunoe, Viviers, & Mayer, 2015). This view is supported by Yalabik, Van Rossenberg, Kinnie, and Swart (2015), and Geldenhuys, Laba, and Venter (2014), who indicated that high levels of work engagement among employees translate into higher job satisfaction. This view is consistent with the findings in this study, because 16% change in

cognitive engagement could be explained by a change in job satisfaction, while 63% change in emotional engagement could be explained by a change in job satisfaction and trust in the immediate supervisor, and, lastly, 54% change in physical engagement could be explained by a change in job satisfaction and trust in the organisation.

Internal reliability of the best fitting model was examined by using Raykov's rho with a cut-off point for reliability set at 0.70 (Raykov, 2009). The reliability test for workplace trust which consists of work trust in the organisation ($\rho = .95$) and work trust in the supervisor ($\rho = .97$) all exceeded the cut-off point; as a result, the reliability of trust is confirmed in this study. Work engagement comprising cognitive engagement ($\rho = .87$), emotional engagement ($\rho = .82$), and physical engagement ($\rho = 0.93$) also exceeded the cut-off point; therefore, internal reliability for work engagement was confirmed. Finally, job satisfaction ($\rho = .88$) exceeded the cut-off point; thus also confirming internal reliability for job satisfaction.

The **second objective** was to determine whether trust in the organisation and trust in the immediate supervisor have an influence on the work engagement of employees. Work engagement in this regard was divided into its three dimensions, namely cognitive engagement, emotional engagement, and physical engagement, and the influence of trust in the two mentioned domains was assessed against these three dimensions. The objective was partially reached, because it was found that trust in the organisation and trust in the immediate supervisor did not influence cognitive engagement. The structural equation model indicated that emotional engagement is significantly influenced by trust in the supervisor ($\beta = .23, p < 0.01$). This is a clear indication that a line manager who is trustworthy, takes employees' interests at heart, and a supportive manager is more than likely to have a dedicated workforce who is committed towards the achievement of organisational objectives. Physical engagement was significantly influenced by trust in the organisation ($\beta = .24, p < 0.05$); therefore, when employees trust the organisation, they are willing to invest a lot of their time and energy in

their performance. This result corresponds with international research by Sousa-Lima et al. (2013), Agarwal (2014), and Kannan-Narasimhan and Lawrence (2012); local research conducted in the public sector also supported this (Stander et al., 2015).

In a study conducted across seven Nigerian banks, it was found that organisational trust was a significant predictor of work engagement (Ugwu, Onyishi, & Rodríguez-Sánchez, 2014); this is, however, not entirely consistent with the findings of this study, because trust in the organisation only has a significant relationship with physical engagement which is one attribute of work engagement. The benefits of trust are quite clear from literature; therefore it is in the interest of the organisation to build a trusting work environment in order to ensure that the strategic objectives of the organisation are realised.

The **third objective** was to assess whether trust in the organisation and trust in the immediate supervisor have an influence on the job satisfaction of employees. The best fitting model in this regard indicated that trust in the organisation ($\beta = .52, p < 0.01$) and trust in the immediate supervisor ($\beta = .26, p < 0.01$) were significant predictors of job satisfaction. An international study conducted in the educational sector found that organisational trust is a significant predictor of job satisfaction (Fard & Karimi, 2015); even though it is in a different sector, the findings are consistent with the findings of this research. Workplace trust in the organisation and in the immediate supervisor in the banking sector plays a huge role, especially if the magnitude of the change that the South African banking sector is confronted with is taken into account. South African banks have in recent years embarked on a number of cost cutting initiatives, which included retrenchments; therefore, situations like this can have a negative impact on the job satisfaction of employees if trust in the organisation and trust in the immediate supervisor are not intact.

The **fourth objective** was to determine whether trust in the organisation alone has an influence on the work engagement and job

satisfaction of employees. As indicated above, the best fitting model indicated that trust in the organisation ($\beta = .52, p < 0.01$) is a significant predictor of job satisfaction, while, on the other hand, trust in the organisation only has a significant influence on physical engagement ($\beta = .24, p < 0.05$). In a study conducted in the public sector, it was found that trust in the organisation had a significant relationship with job satisfaction (Stander et al., 2015).

The **fifth objective** was to investigate whether only trust in the immediate supervisor has an influence on the job satisfaction and work engagement of employees. Similarly, the best fitting model showed that trust in the immediate supervisor ($\beta = .26, p < 0.01$) significantly influences job satisfaction. However, the same cannot be said about work engagement, because trust in the immediate supervisor significantly influenced emotional engagement ($\beta = .23, p < 0.01$), while it had no significant impact on cognitive engagement and physical engagement. Therefore, trust in the immediate supervisor only influences one element of work engagement (i.e. emotional engagement).

Additionally, in terms of the best fitting model, trust in the organisation also had a significant relationship with job satisfaction. Therefore, it cannot be said that only trust in the immediate supervisor has an influence on the job satisfaction and work engagement of employees, because employees do not necessarily trust their immediate supervisors, but may still be satisfied with their work. The results of this study indicate that trust in the immediate supervisor is a significant predictor of job satisfaction. No studies measuring these constructs could be found in the banking sector locally; however, a study conducted by Payne (2014) found that when there is a high quality trusting relationship between the employer and the immediate supervisor, employee job satisfaction is high.

The **sixth objective** was to investigate whether job satisfaction influenced the relationship between workplace trust and work engagement. In a study conducted by Latorre, Guest, Ramos, and Gracia (2016), it was found that job satisfaction mediated the relationship

between perceived organisational support, fulfilment of the psychological contract, and job security and absenteeism. Job satisfaction also mediated the relationship between the relational psychological contract and intention to leave, with organisational commitment in a study conducted in the public sector in the United Arab Emirates (Behery, Abdallah, Parakandi, & Kukunuru, 2016). In a study conducted in the Spanish engineering sector, only job satisfaction mediated the relationship between high-performance work systems and the engineers' intention to leave (García-Chas, Neira-Fontela, & Castro-Casal, 2014). All of the studies were conducted internationally in different sectors and evaluating different constructs.

With respect to this study, it was found that job satisfaction caused a stronger indirect effect on the relationship between trust in the organisation and emotional engagement than cognitive engagement and physical engagement. Job satisfaction also caused a stronger indirect effect on the relationship between trust in the immediate supervisor and emotional engagement than physical engagement and cognitive engagement. In relation to trust in the organisation, job satisfaction caused the highest indirect effect ($\beta = .32, p < 0.05$) on emotional engagement, followed by physical engagement ($\beta = .27, p < 0.05$), and cognitive engagement ($\beta = .14, p < 0.01$). In relation to trust in the supervisor, job satisfaction caused the highest indirect effect ($\beta = .16, p < 0.05$) on emotional engagement, followed by physical engagement ($\beta = .13, p < 0.01$). This implies that employees are more likely to be encouraged and stimulated to perform their work with passion and pride if they believe that they can trust both their organisation and immediate supervisor. The opposite has also been proved in literature; in a study conducted in a downsized bank in Lagos Nigeria, it was found that employees who do not trust their organisation or line managers do not perform well at work (Omoruyi, Chipunza, & Samuel, 2011).

3.2 Limitations of the Study

This study had a number of limitations that need to be taken into cognisance when interpreting the results. First, the study was limited to a bank which is in the financial services sector in South Africa; as such, one cannot generalise the sample to other populations such as companies in the public sector or other sectors in the economy (Akomolafe & Olatomide, 2013; Alegre, Mas-Machuca, & Berbegal-Mirabent, 2016). Additionally, the sample comprised all employees stationed at the head office of the bank in Gauteng. This was done to gain an overall view of the employees' experience in the bank. This limitation of the population has the effect of influencing the generalisability of the findings in this study, because it did not include bank employees who work at the regional offices or at the branches across the republic of South Africa.

Another limitation affecting generalisability is the fact that a convenience sampling method was used. Convenience sampling is prone to bias and there may be other influences that are beyond our control, because the research participants were relatively easy to obtain (Welman, Kruger, & Mitchell, 2006). The sample size was relatively small, which may be a challenge when generalisations need to be made. The sample size was, however, representative of the entire population and took into account demographics such as age, gender, race, level of employment, etc.

The research design utilised in this study was informed by a theory-driven approach and empirical results, even though a cross-sectional design was followed which allows for the collection of data and testing of variables at one point in time. Results and variables could only be grouped as symptoms and not as antecedents. Additionally, correlation data was used, which makes it impossible to confirm the causality of the relationships between workplace trust, work engagement, and job satisfaction (Akomolafe & Olatomide, 2013; Welman et al., 2006).

A questionnaire was used as a self-report measure for the collection of research data from the participants; this may affect the reliability and

validity of the data. However, internal reliability was tested by using Raykov's rho, exceeding the cut-off point of .70 for all constructs (Raykov, 2009). The research data was collected from a sample of participants who work for the same company and in the same location; therefore, it is possible that socially desirable responses were provided or the data reported may be at risk of being contaminated by common variance method, because correlations between variables are exaggerated when a single source of data is used. To reduce the potential bias, the measures of constructs used were understandable and presented in unambiguous language as suggested by Podsakoff, MacKenzie, Lee, and Podsakoff (2003).

3.3 Recommendations

3.3.1. Recommendations for the Individual

It has been proven in literature that high levels of trust lead to an engaged workforce that exhibits higher levels of work engagement, ultimately resulting in positive organisational outcomes (Kannan-Narasimhan & Lawrence, 2012; Sousa-Lima et al., 2013). According to Grossman (2016), 79% of highly engaged employees have trust in the leaders. Employees need to realise that building trust takes a lot of hard work and requires change in behaviour and attitude. Employees need to make a conscious effort to align their behaviour to the organisation's values, and be honest and supportive of one another. Trust requires employees to be consistent and follow through on promises made to colleagues and supervisors. Not following through on your promises can make it very difficult for people to trust you again. Supervisors should strive to be *predictable*; a person who is predictable behaves in a consistent and congruent manner. This will ensure that people more or less know what to expect when interacting with you.

Employees should model the behaviours they want to see from others; treating everyone with respect, regardless of their grade, colour or creed, will go a long way towards embedding a culture that ensures that everyone is valued. Communication is a key factor in building trust,

because it is easy to lose trust in a person when communication lines are not clear. People should, therefore, make an effort to understand one another at meetings or any other form of interaction. Employees should be fully accountable for their failures and successes; actions like these build integrity and credibility. Supervisors should also genuinely care about the personal and professional success of their employees; this not only demonstrates support, but also improves the chances of a trusting relationship.

To ensure that engagement initiatives are successful, these initiatives need to be tailored for the specific needs of each individual in the organisation. Engaged employees go an extra mile in order to ensure that the company's strategic objectives are achieved (Choi et al., 2015; Hsieh & Wang, 2015). Supervisors should ensure that they are passionate about their employees and demonstrate a genuine interest in the development of their employees; this will go a long way towards ensuring that employees feel valued. Supervisors should offer employees opportunities to effectively use their skills set on a daily basis; additionally, work provided to them should be meaningful so that they can demonstrate emotional engagement.

Employees and supervisors should also have frequent check-in sessions to enable an accurate assessment of the development needs of the employee. Supervisors should regularly provide feedback to employees; this demonstrates an awareness of the input provided by employees and also encourages employees to work harder because they know that their hard work will not be in vain. Employees should create a culture that promotes the sharing of ideas, as this will make fellow employees feel valued and heard which is critical to engagement.

To improve their job satisfaction, employees should strive to perform the tasks that they enjoy most and that are more meaningful to them. Supervisors should have a good understanding of employees' strengths and assign employees to tasks that complement their strengths; in doing so, job satisfaction and productivity would be increased. Employees should build workplace relationships that are meaningful.

Employees can possibly consider coaching a junior staff member about how to execute a specific activity; this has the effect of increasing job satisfaction. Lastly, employees should change the way they think about their work, as perceptions have an effect on employees' work engagement and job satisfaction.

3.3.2. Recommendations for the Organisation

All relationships in an organisation are based on trust; therefore organisations need to ensure that they appoint the most suitable leaders who will be able to act with honesty, integrity and are open to feedback from employees and stakeholders. Organisations should at all times ensure that they act in a transparent manner when engaging with employees and clients. Employees prefer to work for organisations where people take ownership of their mistakes and deliver communication in a clear and consistent manner. The organisation should openly share information about the organisation with employees; this will ensure that employees perform as a team and that there is a healthy level of collaboration. The organisation should ensure that its line managers lead by example, provide good support to its employees and have regular catch-up meetings to ensure that employee concerns are addressed before they escalate and deteriorate.

Employee work engagement is known to improve customer service, increasing productivity that ultimately results in higher profits. It is therefore of the utmost importance that organisations clearly articulate to their employees what their vision and goals are. Organisations could also initiate awareness sessions that would explain to employees that their daily activities contribute towards achieving organisations' strategic goals and vision. The organisation should empower employees and encourage them to introduce new ideas that would introduce efficiencies in the way business is conducted; senior management should also allow employees to drive change initiatives in the organisation. In doing so, the organisation ensures that employees put in extra effort, approach their work with enthusiasm, with output of the highest quality. Feedback facilitates growth; therefore, the organisation needs to ensure

that it provides regular constructive feedback to employees to ensure that they focus on improving their developmental areas.

The organisation should get a clear understanding on the overall level of job satisfaction within the organisation. This can be done through the use of anonymous surveys that will help the organisation identify areas where employees are the most or the least satisfied. To ensure honesty and transparency, the organisation should communicate the results of the survey, commit to take action and then provide feedback on the action steps taken. Employee concerns raised should be addressed in an open and transparent manner.

The organisation should also create enough developmental opportunities for employees. Supervisors should be encouraged to introduce on-the-job training and mentoring programmes for employees who would like to take their careers to the next level. These initiatives contribute to the personal development of employees and are crucial for their job satisfaction and motivation. Lastly, organisations should seek to obtain employee feedback and ideas on how to resolve some of the challenges faced by the organisation. This will show employees that their opinions are valued and appreciated by management.

3.3.3. Recommendations for Future Research

In order to effectively address the limitations of a cross-sectional design, it is recommended that a longitudinal design approach be used to examine the impact of workplace trust (i.e. trust in the organisation and immediate supervisor) on the work engagement (cognitive engagement, emotional engagement and physical engagement) and job satisfaction of employees over a period of time. Longitudinal designs enable the investigation between variables over a period of time (Welman et al., 2006). Longitudinal designs will further assist in avoiding population generalisation and in validating causal relationships between variables and not only group symptoms.

It could be helpful in future if research could be done on a larger sample size within an organisation that will assist in generalising the

relationships between workplace trust, and work engagement (cognitive engagement, emotional engagement, and physical engagement). The sample in this study only included employees working at the organisation's head office in Gauteng, South Africa. Employees from other functional areas, branches or regional offices could also be included, even replicating the study to other offices in other African countries. This will also ensure that the effect of generalisability is reduced.

Another consideration is to conduct the same study in a different organisation which has similar characteristics or which operates in the same market; this will assist with a comparative analysis between organisations. This study could be replicated in another competing South African bank or even another bank in an African country. Furthermore, future studies could also incorporate other variables such as authentic leadership and communication to determine whether they have any moderating effect on workplace trust, job satisfaction and work engagement. Even though this research contributes to literature, it is recommended that future research also includes an analysis of the impact of workplace trust in the co-worker on the work engagement and job satisfaction of employees.

3.4 Chapter Summary

This chapter included the conclusions on the theoretical objectives that were initially outlined for this study. Limitations were discussed in detail, including recommendations for the individual, the organisation and for future research.

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