



Research Article

The Impact of Organizational Culture on Employee Engagement in Saudi Banks

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Abstract

The Saudi Banking industry is an important component of Saudi Arabia Economy. In the view of the high volume of business activities, Saudi Banks are keen to encourage employee participation and employee engagement. These behaviours will help banks in managing their business activities and business development. This paper provides a stimulating opportunity to advance the knowledge of the link between organizational culture, and employee engagement, at Saudi banks. This research paper will investigate the organizational culture enablers and inhibitors of employee engagement in Saudi Arabia Banks. This research is a qualitative approach; the method used is a grounded theory. Data collection adopted an issue focus approach. Interviews were conducted with Bank line managers, and subordinates. The results revealed that the enabler factors that contribute most to employee engagement enablers were training and development, organizational communication, reward, and recognition. Results revealed that Islamic culture has an influence on employee engagement in Saudi banks. This influence shown was in Non-interest bearing transactions, and the female segregation rule.

Keywords: Employee Engagement, Organizational culture, Saudi Arabia, Saudi Banks.

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Introduction

Research Background and motivations

Pritchard (2008) emphasized that one of the challenges that faces organization is maintaining engaging employees. Furthermore, employee engagement influences organizational performance, and productivity, (Levinson, 2007). The main aspect of the problem is to find out in which circumstances employees are engaged, as well as in which circumstances employees are disengaged (Wildermuth & Pauken, 2008). Researchers have linked employee engagement directly with organizational culture (Williams, Dobson, & Walters, 1989). Organizations are keen to understand why, in certain circumstances, employees exhibit different engagement levels (Corace, 2007). Employee engagement optimized organization productivity and revenue, (Lloyd, 2008). Employee engagement is a major area of interest within the field of banking industry in Saudi Arabia. Therefore, researchers are motivated to understand the influence of organizational culture on employee engagement in Saudi Banks (Ahmad & Aldakhil, 2012). Saudi Arabia

The Kingdom of Saudi Arabia (KSA) is one of the Gulf countries. Islam is the religion in Saudi Arabia. Islam is reflected in all aspects and levels of society: economically, socially and even politically (Harper & Subanthore, 2007). Saudi Arabia gained a prominent position in Islamic countries by having two holy mosques that millions of Muslims visit to perform their Hajj and "Umrah" during the year. The second factor that gave Saudi Arabia its important economic position was the oil discovery. Saudi Arabia was one of the countries in Hofstede 6-D cultural dimension Model (Hofstede, & Minkov, 2010), dimensions were identified as existing at the individual level, as well as at the national level. Hofstede categorized national culture into seven dimensions: Power Distance, Uncertainty Avoidance, Individualism vs.

Collectivism, Masculinity vs. Femininity, Long Term Orientation Index, Indulgence versus Restraint Index, and Monumentalism versus Self-Effacement. In Power Distance dimension Saudi Arabia scores 95, which is considerably high, people with such score tend to accept a hierarchical order in which everybody that is preserved to everybody without any justification. Organization Hierarchy is perceived as inherent. Furthermore, centralism is popular, and subordinates' role is to do what the leader asks them to do. Saudi Arabia score in individualism dimension reveals that it is a collective society, the score was 25, such score indicates that society has long term commitment to the group or extended family with high loyalty to these extended groups or families. The relation between employees and leaders is like family relationship. Masculinity score for Saudi Arabia was 60; this indicates that Saudi Arabia is masculine society; in this type of society leaders are influential and confident. In Uncertainty avoidance dimension, Saudi Arabia score was 80, which means that the Saudi society is uncertainty avoidance society. In this type of society, beliefs and behaviours is an important aspect. The need for rules in this society is based on emotional needs. Security is one of the essential needs for people in this society (Hofstede et al, 2010).

Saudi Banking Sector

The Saudi Banking industry includes twelve banks; three of these banks are joint venture banks. These banks are; The Saudi British Bank, Banque Saudi Fransi (BSF), and Saudi Hollandi Bank. In addition to local banks, there are Banks from the Gulf region, and other foreign banks. Saudi commercial banks provide retail banking, corporate banking, investment services, brokerage, derivative transactions, and other retail, and corporate related transactions, (Iqbal & Molyneux, 2005). Saudi banking mostly provides Islamic products, through a strong Islamic banking

system. The Islamic banking system is based on non-interest banking that complies with Islamic law "Sharia", (Kettell, 2011).

Employee Engagement

Shuck and Wollard (2009) defined employee engagement as a new employment context that describes a positive relationship – both emotional and cognitive – by an employee towards the output of their organization. The term has also been described as the willingness and flexibility of employees to apply their skills to organizational success (Perrin's Global Work Study, 2003). Employee engagement describes a situation in which an employee's actions, thoughts and attitudes are in line with that of their employer (Shuck and Wollard, 2009). It is the situation in which achievement of organizational goals and organizational efficacy contributes to feelings of personal fulfilment (Maslach et al., 2001). The contrary state could be described as cynicism, exhaustion, burnout and inefficacy (Maslach and Leiter, 2008). Employee engagement is dependent on how well connected and committed to an organization staff members feel (Demovsek, 2008). When there is full employee buy-in to the organizational strategy and all staff is driven to achieve organizational success, true engagement is possible. In these cases, employees are happy to work for and promote their organization, and what they experience goes beyond work satisfaction. Employee engagement has been linked to improved performance, productivity and attendance, as well as increased retention (Caplan, 2013). One study conducted on GCC region found that engaged employees not only demonstrate greater productivity, they also directly endeavor to support their organizations (Singh et al., 2012). Employers face some difficulty in determining the definition and value of employee engagement, as there is such a variety of literature on the subject (Saks and Gruman, 2014). A series of research was carried out in India in 2010 to evaluate employee engagement levels that found 37% of employees to be engaged (Blessing

and White, 2011). There was variation according to the following demographics: gender, structure and size of enterprise, and job function. Higher levels of engagement were reported among older and married staff. Those employed in banking were found to have low engagement, while those employed in the healthcare and chemical sectors were found to have high engagement. Indian managers noted motivation was derived from the right success elements in a job: 28% pointed to a career path accompanied by employee development; 21% pointed to appropriate skills and abilities; and 15% pointed to the importance of being challenged on the job (Blessing and White, 2011).

The research on the topic of employee engagement is relatively new, there is a need to do more work to determine its roots, progression and consequences (Vanc Rooy, 2011). Several researchers have covered the topic using different terminology, which requires illumination (Frese, 2008). The contemporary ideas and measurement tools may require further work and evolution (Saks, 2008; Seppälä et al., 2009; Klassen et al., 2012; Fearon et al., 2013). Though disagreement exists on all levels, the majority of work on the subject agrees that engagement is a multifaceted paradigm (Kahn, 1990; Harter et al., 2002; Schaufeli, Salanova, González-Romá & Bakker, 2002, 2006; May, Gilson & Harter, 2004; Saks, 2006, 2008; Lockwood, 2007; Cheese et al., 2008; Frese, 2008; Macey & Schneider, 2008; Masson et al., 2008; Seppälä et al., 2009; Robertson & Cooper, 2010; Christian et al., 2011; Parker & Griffin, 2011; Gruman & Saks, 2011; Van Rooy et al., 2011; Mills et al., 2012). While researchers agree on the paradigm's complexity, they disagree on the best means of defining it and on what constitutes it (Dalal, Brummel, Wee & Thomas, 2008; Frese, 2008; Griffin, Parker & Neal, 2008; Hirschfeld & Thomas, 2008; Macey & Schneider, 2008; Saks, 2008; Robertson & Cooper, 2010; Schaufeli & Salanova, 2011; Juniper, 2012). There is also disagreement as to whether engagement results in positive behaviors or an inadequate atmosphere that some

may seek to change (Frese, 2008; Masson et al., 2008; Parker & Griffin, 2011). There is agreement among researchers that the paradigm of engagement shares some overlap with other employee-focused elements (Kahn, 1990; Endres & Mancheno-Smoak, 2008; Frese, 2008; Masson et al., 2008; Newman & Harrison, 2008; Robertson & Cooper, 2010; Parker & Griffin, 2011). Such overlap may invalidate discriminant validity (Saks, 2008; Harter & Schmidt, 2008; Newman & Harrison, 2008). Despite this, one piece of research found discriminant validity to be suggested within the Macey and Schneider (2008) framework (Christian et al., 2011).

Organizational Culture and Employee Engagement

Organizational culture has been shown to propel employee engagement (Lockwood, 2007; McBain, 2007). Employee engagement is more likely to occur in a friendly and supportive work environment. Such engagement is facilitated by appropriate compensation and benefits for employees. It is also fostered by alignment to organizational mission and vision statements, positive peer treatment, and a policy of work-life balance. Social Exchange Theory can be used to demonstrate the connection between organizational culture and employee engagement. Such a connection is a two-way relationship between the organization and its employees (Robinson et al., 2004). When employees feel they are deriving benefit from their employer, they feel a responsibility to return the favors through their work ethic. The Social Exchange Theory implies this when it notes that a longstanding and mutually beneficial relationship will result in loyalty, trust and commitment over time (Cropanzano and Mitchell, 2005). Other research has noted that employee engagement is linked with perceived organizational support (POS) (Saks, 2006; Ram & Prabhakar, 2011; Shuck, 2010). Like organizational culture, POS is seen as a value to employees through the realization of good values and good managerial operations. Employees experiencing good organizational culture feel psychologically safe. Thus, research

correlates employee engagement with psychological safety (Kahn, 1990).

There are two major aspects of organizational environment and culture in Saudi Arabia. The first aspect concerns the fact that Saudi nationals with public sector administration positions are compensated in terms of high salaries, health care, and educational bursaries, among other remunerations (Madhi & Barrientos, 2003; Sadi & Al-Buraey, 2009). The second aspect concerns the fact that most non-Saudi nationals can be found employed within the private sector. They have restricted employment visas and are subject to temporary residence within Saudi Arabia. All employees are subject to Islamic values, Sharia laws and Arab cultural norms (Dadfar et al., 2003). According to Hofstede (1980), The Saudi Arabian culture can be defined in terms of uncertainty prevention, power distance and collectivism (Alkhaldi & Wallace, 1999; Robertson et al., 2001).

Organizational culture in Saudi Arabia is organizationally specific (Al Raisi et al., 2011). There is currently resistance from Arabian businesses to place value on employee attitudes and personal behaviours in terms of their impact on organizational outputs (Al-Raisi, 2011). This is in line with Arab culture as a whole, which is not open to change or alterations to the existing status quo. Current literature notes a research gap on the impact of employee behaviours in Arab countries, and particularly in Saudi Arabia (Al-Raisi et al., 2011). The main body of research in this field has been carried out in the United Kingdom and the United States of America. This body of research has found satisfaction and perceived discrimination to carry the greatest weight in regards to employee work-related behaviors (Ozer & Gunluk, 2010). The connection between personality characteristics and employment satisfaction has also been explored through the lens of human resource management (Furnham et al., 2002). Although there is some work concerning the correlation between satisfaction and reward, very little research exists concerning the correlation between work-related attitudes, job performance and employee engagement .

With this gap in mind, this research aims to critically focus on the role of Saudi Arabian organizational culture in order to explore how it impacts employee engagement. Furthermore, this research will provide Saudi banks with evidence on the benefits of having high employee engagement, and how engaged employees contribute to organization accomplishment.

Research Methodology

This qualitative research used Grounded Theory, which is an approach to developing theory that is "grounded in data systematically gathered and analyzed" (Strauss & Corbin, 1994). The data analysis unit was the individual speaking in a group. The results were validated by observations, and then by comparing the findings with those in the literature. The aim of conducting the study is to promote the pilot study outputs and enrich the data pool with larger sample. Moreover, exploring the potentials additional factors will be emerged. One of the features associated with this study is that the sample covers female employees, which contributes to the diversity of data pool.

In this study, 7 banks were visited; 28 interviews were conducted with managers in these banks, along with their subordinates. The outcomes of this study helped in obtaining knowledge regarding enablers and inhibitors of employee engagement according to the views of those in these organizations. In addition, this study enabled the researcher to observe the banks' programs in maintaining employee engagement and provided insights into issues to be considered while developing the framework this research will be producing.

Ethical issues:

The ethical approval was obtained prior to the study. Moreover Cranfield university ethical principles were considered, the interviews were anonymous, and interviewees were free to withdraw at any time during the interview. Furthermore, permission from organization and

interviewees were obtained to record the interview. It was emphasized to participant organizations that the data collected were to be used solely for academic purposes.

Research Setting

In view of the fact that most banks' head offices are in the western and central provinces, the study took place there. Banks were selected according to the ease with which they could be accessed.

Two questions were used for the issue focused interviews:

- What incidents do you remember when employee engagement went well?
- What incidents do you remember when employee engagement did not go well?

Interviews were conducted as open discussions and guided by the participant (Glaser, 1998). This enabled the researcher to capture a sufficient depth of data. Interviews started with an open question and interviewees were encouraged to keep talking about the issue, which in this study is employee engagement in their organizations. Digital recordings were used and some notes were taken during the interview for subsequent verification. The text was then re-coded as new concepts emerged and patterns detected. The interviewees were selected from banks' head of functions and their subordinates. Interviewees were from different roles and in different regions.

Data Collection

As this research is adopting the grounded theory approach, the intervention of the researcher was kept to minimum, and the interviewees were given the freedom to express their views about employee engagement in their organization. This Main study used un-structured interviews, the interviewer is aware of the scope of the research. Utilizing such a method allows

the researcher to capture any elements of culture that influence employee engagement that might not be found in all organizations, and at the same time make it possible to limit the research area .

Sampling

Theoretical sampling is the method used for data collection in Grounded Theory; that is to say, the sampling is based on theoretically relevant constructs. It enables the researcher to select subjects that maximize the potential to discover as many dimensions and conditions related to the phenomenon as possible (Strauss & Corbin, 1990). Therefore interviewees were chosen on consideration of their potential knowledge about engaging employees.

Data Collection

For the data collection an issue focused approach was adopted (Sackmann 1991). This approach ensures that the researcher influences the direction of the interview as little as possible. The interviews used to capture the data in this research were unstructured in type. Unstructured interviews allow the researcher to capture any elements of culture affecting employee engagement that might not be found in all organizations. Furthermore, they give the interviewees the freedom to express their views of the organizational culture that influences employee engagement without the predetermined interpretation of the researcher. Interviews were recorded electronically. They were fully transcribed verbatim for data analysis. After precisely reading each interview's transcript and its interim analysis, planning for conducting the next interview was made.

Coding

Data analysis was carried out using Strauss and Corbin's model of analysis through constant comparative method, performing three levels of open, axial, and selective coding. The relationship between categories and the leading core category was identified through the process. In addition, throughout the process, the memos were written and diagrams developed to facilitate the visualization of

data for better conceptualization. Theoretical saturation was achieved after conducting 39 interviews and was confirmed after completing 6 more interviews with women. The rigor of study was verified through prolonged engagement in data gathering and member validation of codes meanwhile, in order to verify the interpretations, the codes and emerging categories were discussed with the supervisors who had good expertise in conducting and supervising qualitative research.

Coding commenced by converting the recorded interview scripts to Word documents. The second stage was breaking down the data to capture the behaviour stated in the interview scripts. More emphasis was placed on the words that reflect the influence of culture on employees' behavior. NVivo software was used for fracturing the data scripts into codes. The software was useful for storing the interview records on the system to be used in the coding stages as well as for helping to sort the scripts into different coding.

Focus Group Discussion

Group discussion enables the research participants to set out their views about cultural values and beliefs (Sackmann, 1991). The purpose of the focus group discussion is to allow participants to divide employee engagement enablers and inhibitor codes into categories. The focus group meeting was attended by four participants from Saudi banks. The role of the researcher in this session was that of a facilitator; his intervention was kept to a minimum and he took part in the discussion on a level with the other participants. Furthermore, in accordance with Alderfer & Smith (1982), researcher bias and assumptions were avoided by keeping the researcher's contributions to a minimum. The main outcome expected from the meeting was the determination of the core phenomena of employee engagement enablers and inhibitors in Saudi banks.

Results and Findings

The researchers have completed the process of coding the recorded 16 hours interviews, and converting these into 180 pages interview scripts. The analysis of the 28 interview scripts formed 45 codes (see table 1). The results of the study revealed that the enabler factor that contributes most to employee engagement was employee satisfaction at work training, achievement recognitions and development (see figure 1). Moreover during the interviews these two factors were mentioned in 28 occasions (see table 2). The study results reveal that the second highest factor is Jobs in line with employee tendency, this factor was mentioned in 27 occasions (see table 2). Whilst, effective organization communication policies, financial reward, opportunity for development, and empowerment & support were equally mentioned in 26 occasions (see table 2). The findings revealed employee Factor is associated with the influence of Islamic culture on the organizational culture of Saudi Banks. These are the banking system regulations and female segregation; both of them must comply with Islamic law (Shar'ia). The study also revealed that resilience within groups is one of the enablers for employee engagement in Saudi Arabia (see Table 1).

Results Reliability

Inter-rater reliability was used to examine the degree of the results' constancy. Inter-rater reliability is a significant tool to avoid researcher bias. Inter-rater reliability also offers validation for the study that results are not individual interpretations (Bland, and Altman, 1986). The Inter-rater process was done by a co-researcher in the Cranfield University known in the Inter-rater process as (Rater2). Samples of 10% of the results were assigned to (Rater2) to compare the two results. The reliability of inter-rater percentage indicated 0.97 % of agreement between the two raters which is an acceptable percentage.

Themes

The participants from Saudi banks built the relationships between the codes. During the meeting the researcher faced some

challenges. One of the main challenges was the variation of views among participants about the labeling of the themes (see Figure 2). The role of the researcher was to facilitate the route to an agreement. The participants emphasized that codes can be categorized into the following themes:

Competency and skills Development

The research findings revealed that training and development in Saudi Banks is one of their highest enablers. Any organization that provides development opportunities, and uses the skills of its workers tends to engage them more (Constable, Coats, Bevan, & Michelle, 2009). The interpretation of such behavior is that the organization becomes a source from which employees' interpersonal preferences can be satisfied. Saudi employees also tend to be more engaged in those banks that provide a learning and development environment of this kind. As stated by a senior manager in a Saudi investment bank: "When the organization provides employees with opportunities to be developed, employees tend to stay with the bank". Furthermore the training and development factor may be based on the fact that Saudi economic status enhances the ability of Saudi banks to allocate resources to provide training and development opportunities. Employees who are offered the opportunity to learn new skills have their needs met; their satisfaction levels and engagement rise in consequence (Vance, 2006).

Management policies and procedures

The second highest quoted enabler mentioned by the study interviewees is the organization's level of communication. The relationship between leaders and employees, or subordinates, has been examined in previous research; in the literature, leadership definitions revolve around the relationship between leaders and their followers (Kesby, 2008). Leaders are keen to establish a culture of engagement by allocating considerable time and effort to achieving the desired level of engagement (Lawrence, 2007). Internal communication is an important

tool in establishing trust between leaders and their staff, which ultimately develops the organizational culture to maintain Employee engagement in order to optimize organization productivity and revenue, (Lloyd, 2008).

The Saudi work setting is based firmly on interpersonal relationships that affect the employees' careers (Idris, 2007). Furthermore, it may influence the sort of employee involvement and participation in the work process that will lead them to be more engaged. Saudi society is moving gradually towards increased professionalism at work. This will limit the effect of interpersonal relationships on organizations' outcomes. However, Saudi society still resists professionalism with regard to interpersonal relationships, because it suspects them of creating a more materialistic society.

Motivation; Reward and Recognition

The results indicate that reward is an important enabler for Saudi banks' employees. The wealth of Saudi banks enables them to motivate their employees through offering high wage packages. In this regard, Vance (2006) stresses that "Compensation (rewards and benefits) can powerfully influence employee engagement". Rewards are considered to be one of the essential drivers of employees' motivation. One of the main aspects of commitment that an organization can offer is its willingness to develop well designed compensation and benefits programs (Dessler, 2005). Recognition and reward is a valuable strategy that organizations can use to improve engagement levels (Vance, 2006).

Fairness in the workplace

In contrast, the study revealed that unfairness is the highest inhibitor quoted by interviewees. Saudi culture is partially based on personal relationships, which can be a cause of unfairness. As stated by one of the study interviewees (an organizational development manager at the Saudi Investment Bank): "Unfairness in opportunities to grow and to be developed makes employees tend to withdraw from

involvement in organizational activities, or in some cases leave the bank". Maslach & Leither (2008) stress that fairness is a crucial stimulus for employee engagement; in contrast, he added, unfairness will result in employee burnout.

Employees' psychological ownership

In the responses of the study interviewees, job content mismatch is the second most often cited inhibitor. As stated by a Senior Manager at the National Commercial Bank, "Employees will be engaged once their job has certain job characteristics that meet their expectations and provide the opportunities to use their skills". Job characteristics are among the most significant drivers; they encourage employee engagement (Christian, Garza, & Slaughter, 2011). Furthermore, job autonomy, skills diversity, learning opportunities and career development are all examples of job attributes that improve employee engagement (Bakker & Demerouti, 2007). Engaged employees are more interested in the types of job that offer a greater challenge, as well as providing room for improvement and an opportunity to use their interpersonal skills (Crawford, Duckworth, Vignoles, & Wyness, 2010). This view is supported by Macey et al. (2009) who write that the association between individual objectives and the organization's goals stimulates employees to be more engaged. During the interview, a senior manager at the National Commercial Bank stated: "Jobs that match employees' personal agenda will definitely engage them.

Diversity Management

The study results revealed that employee engagement inhibitors are fairly closely associated with the influence on Saudi banks' organizational culture of Islamic culture. The inhibitors arise most obviously from the Islamic view of female segregation, and bank transactions that must eschew the exaction of interest. Religion is the dominant influence on Arab culture (Kalliny & Gentry, 2007). The culture of most Islamic countries is rooted in Islamic principles that shape their way of life and influence their social practices

(Branine, Pollard, 2010). Furthermore, all behaviours and values rest on Islamic principles (Al-Shaikh, 2003). Saudi Arabia is considered the center of the Islamic world and culture, and Saudi Arabia is heavily infused with Islamic culture. The Islamic banking system is the dominant banking system in Saudi Arabia. Many products have to comply with the Islamic system that is based on banking transactions which charge no interest.

Saudi traditions are also heavily influenced by Islamic culture (Al-saggaf, 2004). The country implements Islamic principles (Shar'ia) in all aspects of life, whereas in other Arab countries they are sometimes not fully implemented (Hickson & Pugh, 1995). The Islamic banking system is the dominant banking system (obeying Shar'ia) and financial products have to comply with its prohibition of interest. Another Islamic influence on the work place in Saudi Arabia is the gender "segregation"; law which means that females are not allowed to share offices with male employees. Previous research regarding females working in groups concerned the physical and emotional factors that influence their contribution to and effectiveness in these groups. Although Al munajjed (2010) stated that Saudi women are not fully used in the Saudi workforce, the segregation rule is in line with Article 4 of the Saudi Labor Code, which emphasizes compliance with Shar'ia.

This article states that "both the employer and the workman shall comply with the dictates of Islamic Shar'ia". The issue of female segregation is not entirely for religious motives. The interpretation of female segregation varies among Islamic scholars in different countries. Some Islamic scholars deduce it as a requirement that a female and a male should not remain alone in a particular place. Scholars explain this view as a precautionary rule to prevent illegal affairs outside marital relations. Other scholars interpret the rule as a requirement for total segregation, regardless of whether people are alone or in groups. In Saudi Arabia, a debate about certain religious laws has arisen. The debate concerns whether these laws derive

from a pure religious source (the Qur'an and the Hadith of the Prophet Mohammed), or if they are derived from society's interpretation of these laws. The segregation rule may also affect female resilience within groups, which affects their cohesion and harmonization. Finally, one of the inhibitors of employee engagement that was quoted during the interviews was the lack of resilience within groups. The demography of these groups influences the level of employee engagement within them (Barkhuizen and Rothmann, 2006). This inhibitor may owe its endurance to the fact that each of Saudi Arabia's five provinces has its own subculture. The greatest variation between these subcultures is that between the Western and Central provinces. Jeddah is the main city in the Western province, and is known as Saudi Arabia's gateway to the world. Jeddah's subculture is influenced by the huge numbers of people from around the world who come to the city. Pilgrims come to Jeddah on their way to visit the holy places in Makkah and Medina. Jeddah's subculture results from a mixture of cultures. The Central province, however, is more exposed to the culture of the GCC countries, which is categorized as more "reticent". This variation may result in the formation of a minority in some work groups. Segal (2009) stressed that having a minority within a group influenced the level of engagement in this monitoring, and ultimately the outcomes of the whole group.

Study limitations

Although the research has attained its stated aim, it has some associated limitations. Due to time constraints, the number of interviewees had to be limited; consequently the results of the study cannot be generalized until they are based on a larger sample.

Conclusion

It is apparent from the research that Saudi Banks employees prefer jobs that match their preferences, and they will be motivated to be more engaged by the opportunities that a job provides them

opportunities to use their competencies and skills. Additionally, employee engagement was also found to be influenced by the societal impact of Islam on Saudi Arabia's culture. Al Anazi and Rodriguez (2003) explained that a more self-centered culture has emanated from the ethical standards of Western society, while more communal ethics are apparent in Saudi Arabia and its Eastern orientation. Idris (2007) determined that workers' long-term prospects are largely

determined by individual relationship within Saudi Arabia's work places. Nevertheless, employers' activities are becoming slightly less influenced by individual relationships, as a consequence of stronger professional traits being in evidence in Saudi Arabia's social and economic spheres. Even so, acquisitive values are considered to emanate from an increase in professional standards, thus individual interactions are still favoured within Saudi Arabia.

Table 1 : Employee Engagement Factors in Saudi Banks

No	Factors	Definition
1	Adjust to different regional sub - cultures	Saudi Arabia consists of 5 provinces; each province has its own sub culture, employees may not be able to cope with the other sub cultures.
2	Islamic view - Non interests bearing transactions	Saudis have a belief that makes them reluctant to work in conventional banking associated with transactions. Avoiding interest transactions may prevent employees from being engaged in certain jobs.
3	Measurable Tools and Techniques to measure Employee and customers Satisfaction	Organizations may use tools to measure the level of employee Satisfactions. Survey is one of these tools. Survey results help organizations in developing programs that fit for their engagement level. Furthermore, it helps the organization to have a competitive engagement culture.
4	Organization external Image perception	It is how society, social institutions, government organizations, segments of the economy and economic powerhouses perceive the bank's image, and how it influences the employees' engagement.
5	Self-Image perception within the organization	This factor refers to how employees at individual levels perceive the image of the organization they work for, and how far this influences their attitude and the extent of their engagement level.
6	Scientific and Objective Hiring Process	It is a selection of people who match with the organization's goals and objectives, core values, communication, teamwork and integrity will increase the chances of employees being more engaged.
7	Strict rules	This factor is about the strict rules organizations adopt. Such level of punishment, such rules may make employees hesitate to participate or to be keen to do some new tasks.
8	Government Employment laws	Saudi Government employment laws were developed to preserve employee, and employer rights. However, these rules prevent employers from getting red employees, even if their performance is very low. This leads to employees misusing this high JOB security to perform and tend to be less engaged.
9	Reluctance to make decisions	This refers to a type of employees who avoid the situation in which they will be required to make decisions. Such personalities are to be anxious form the consequences of their decisions. Therefore, they tend to be avoiding to get involved and, eventually they will be disengaged.

NO	Factors	Definition
10	Not to accept the presence of women in organization	This factor refers to type of employee home believe that male and female are not to share the same work place site. This view are routed in the Islam principles.
11	Islamic segregation rule	This Islamic rule is routed in Saudi culture and it is based on Islamic principles. Females are not allowed to share the same offices with male employees. Segregation rules play substantial role in limiting women participation and involvement at work.
12	Lack of Talent Management Programs	This Factor refers to unavailability programmes that promote developing skills and competences. These programs must be embedded in organizations' policies and values.
13	Negative aspiration	It is a situation when an employee has a goal to be in a certain level of organization. If this goal couldn't be achieved, the employee will withdraw, be in the passive side, and eventually will be disengaged.
14	Belief in organization mission and vision	Employees' actions reflect their beliefs and values; this makes them more engaged if they match with the organization's core values.
15	Lack of Employees Career Management	This factor Refers to the situation were organization are not adopting the employees career strategy , the provided a path for employees to grow.
16	Unequal opportunities between women and men	This factor is about the distribution opportunities for development, and growth is unequal between women, and male employees. Men in Saudi Banks are more exposed, and have more opportunities to be developed, and grow.
17	Leading by motivation	The behaviours of leaders, and top management in general, in performing their roles in motivating employees.
18	Competency and Skill Framework	The availability of resources that enable employees to utilize, acquires, and enhances the existing skills.
19	Alignment of Employee and Organizational Values	Employees' actions reflect their beliefs and values; that matches with the organization's core values, this makes them more engaged.
20	Adherence to old policies	This factor refers to the old policies that have been adopted by the organization for a long time. The organization is not able to cope with new developments and update or change these policies.

NO	Factors	Definition
21	Lack of clear goals and objectives	It is a condition when employees may not be aware of organization's goals and objectives. As a result of such condition, employees would be less interested, and engaged.
22	Fair reward distribution	The financial reward is a crucial tool the organization can be using to motivate employees. The fairness of distribution of the reward makes employees more engaged.
23	Observe the morale of Employees	According to the interviewees employees' self-esteem is one of the employee engagement factors at Saudi Banks. They mentioned it is valid due to the fact that Saudi society is more emotional and personal relation concerned.
24	Celebrate accomplishments	Employees value celebrating achievements as one that motivates employees to be engaged. They emphasize that celebrating can be in at the individual basis or at the level of the department and organization.
25	Promote ideas and creativity	This factor is about the extent of innovations and creativity the organization provides. Moreover it is about the policies in the organizations that maintain and encourage employees to propose new ideas, and initiatives.
26	Monotony at work	This factor refers to the type of work; a routine job makes employees not interested to be involved. Routine tasks that are not associated with challenges and new things to learn discourage employees to be engaged.
27	Age restrain	Age is one of the factors that interviewees believe prevent individuals from being engaged. As they are not willing to be involved in organization process while they are approaching retirement age. Furthermore, they find it difficult to cope with new development and technologies.
28	Focus on attendance rather than productivity	This situation is when organizations' policies are more concerned about the disciplines than about employees' productivity. Such organizational behavior will discourage employees from contributing to organizational outcomes. Employees tend to be less interested and disengaged.
29	Education and professional specialization	This refers to a type of employees who avoid the situation that they will be required to make decisions. Such personalities are to be anxious form the consequences of their decisions. Therefore, they tend to avoid getting involved and, eventually they will be disengaged.

No	Factors	Definition
30	Employees Loyalty	It is the belief employees have towards the workplace's values and image. It is also about the exertion organizations make to reinforce this in their strategies. Such strategy motivates employees to be engaged.
31	Unfair management	This factor refers to the organization's management that has double standards and treats its employees in an unequal way. Those in the affected group of employees will be reluctant to be engaged.
32	employee –Manager positive relationship	The positive relation between managers and employees needs to be maintained in order to encourage employees to be more involved in the organization's decisions, and plans. As a result of having such positive relationship, employees will be more engaged in the organization's process.
33	Fair and clear principles to assess performance	Performance Management is a factor that affects employees' behaviours. Good and fair performers are recognized. Whilst at the same time performers with a negative attitude or passive behaviour can be encouraged through performance systems.
34	Employee – organization trustful relationship	Safe environment in the Saudi Banks context refers to the trust between organization and employee and among employees themselves. Moreover it is about the feeling of being a member of family. The safe environment attributes to not having conspiracies and offensive competitions among the organization members.
35	Allowances and benefits	This factor is about the group of Non – financial rewards that motivates employees to perform more. It is indicated that organizations care about the employees' well-being. These allowances can be in the form of children's education, paid vacation, housing etc.
36	Enthusiasm towards work and the organization	Employees are passionate about their work, and the organization they work with. A tendency to respond positively with involvement to the organization's decisions or procedures.
37	Resistance to change	This refers to the category of employees in Saudi banks; they are not flexible to accept change projects. As a result of that, their involvement will be limited and eventually they will be disengaged.
38	JOB Autonomy	The extent of choice employees are provided to enable them to make decisions. And the degree of responsibility an employee has for failure without any "reprimand".
39	Effective internal communication Polices	Internal communication is a process organizations use to share information with employees at all organizational levels. The organization develops communications platforms to share decisions, organization plans, and future projects. Internal communication is an important tool leaders use to engage employees.

NO	Factors	Definition
40	Opportunities for Development	Training and development in an organization provide an opportunity for employees to be developed and improve their skills, and provide them an opportunity to climb the ladder, rather than be stuck at one level.
41	Financial Reward	The financial reward is a crucial tool the organization uses to motivate employees. The fairness of distribution of the reward makes employees more engaged.
42	Empowerment and support	The organization provides for employees to have the authority to make decisions and to not just wait for approval. Organizations facilitate empowerment by providing internal systems that help them to do their work, and prevent a situation where the internal system does not support employees.
43	Jobs in line with employee tendency	This factor refers to Individual tendency and how it matches the job the employee is doing. Furthermore, it is about the capabilities of employees to do job tasks.
44	Achievements Recognition	A culture that organizations maintain to reward best performers, valuable suggestions and proposed projects that contribute to the organization's performance. Recognition plays an important role in inspiring employees to be engaged.
45	Employee Satisfaction at Work	Employees are passionate about their work, and there are tendencies to respond positively to the organization's decision or procedures: this will make the employees more engaged as they are satisfied at their workplace.

Table 2: Main Study Results –The frequency of Factors quoted

Factor	Bank 1	Bank 2	Bank 3	Bank 4	Bank 5	Bank 6	Bank 7	Total
Adjust to different regional sub - cultures		2						2
Islamic view – Non interests bearing transactions	1		1			1		3
Measurable Tools and Techniques to measure Employee and customers Satisfaction	1			1			1	3
Organization external Image perception			1	1		1	1	4
Self-Image perception within the organization	2	1				1		4
Scientific and Objective Hiring Process	2		1		1	2		6
Strict rules for punishment	2	2		1	4			9
Government Employment laws		3		1	2		3	9
Reluctant to make decisions	3		4			3		10
Not to accept the presence of women in organization	2		4			4		10
Islamic view – Female segregation law	2	1	1		2	3	3	12
Lack of Talent Management Programs	3	1	2	1	3	1	3	14
Negative aspiration	4		2	2	2	4		14
Belief in organization mission and vision		4	3		5	3		15
Lack of Employees Career Management	1	2	3	1	2	3	4	16
Unequal opportunities between women and men	3		4			3	6	16
Leading by motivation	3		5	2	4		2	16
Competency and Skill Framework	5	3		3	3		2	16
Lack of clear goals and objectives	3	4	2		4	3	2	18

Fair reward distribution			4	4	4		6	18
Alignment of Employee and Organizational Values	3	4	1	3	4	2		17
Factor	Bank 1	Bank 2	Bank 3	Bank 4	Bank 5	Bank 6	Bank 7	Total
Observe the morale of Employees		4	3	4	5	2		18
Acknowledge accomplishments			4	5	4	2	3	18
Promote ideas and creativity		1	2		5	4	6	18
Monotony at work	6		4	3	2	3	2	20
Employee Age-related behaviours	4		5	2	4	5		20
Focus on attendance rather than productivity	2	3	4		5		6	20
Education and professional specialization	4		4	3	5	4		20
Employee Loyalty	3	2	3		5	4	3	20
Fairness at workplace	6	3	4	3	2	4		22
Positive relations between employee and Manager	3	4	3	5	2	3	2	22
Fair and clear criteria to assess performance	3	4	3	4	2	2	4	22
Organization – Employee trustful relationship	4	4	3	4		4	3	22
Allowances and benefits	3	2	5	4	3	5		22
Enthusiasm towards work and the organization	2	2	4	5		4	6	23
Resistance to change	3	4	4	5	4	2	3	25
Autonomy	4	3	5	4	3		6	25
Effective internal communication Policies	5	5		4	5	1	6	26
Opportunities for Development	5	4	3	3	4	3	4	26
Fair Financial Reward distribution	2	5	4	5		4	6	26

Empowerment and support	4	5	3	5	2	4	3	26
Jobs in line with employee tendency	4	5	4	5	4	5		27
Achievements Recognition	4	3	5	3	5	4	4	28
Employee Satisfaction at Work	4	4	3	2	4	5	6	28

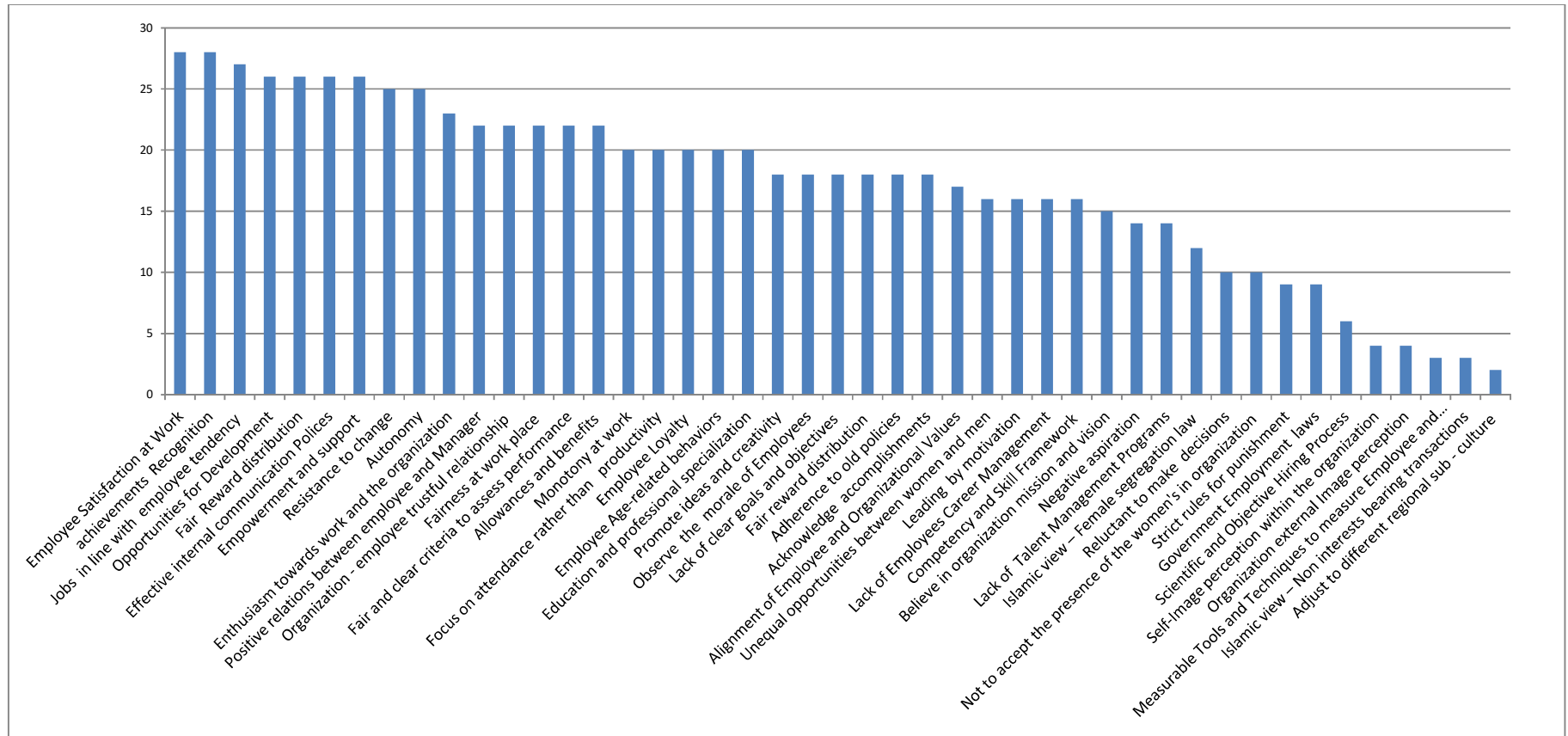


Figure 1: Frequency of Employee engagement Factors’ reference quoted.

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