

UNIVERSITY OF SOUTHERN QUEENSLAND



JOB INVOLVEMENT AMONG BANK MANAGERS IN MAURITIUS

BY

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ABSTRACT

Job involvement is the psychological identification with one's work and the degree to which the job situation is essential to the worker and his identity. Job involvement is influenced by both individual dispositions and organisational factors and it plays an important role in facilitating effective management. This study is the first to examine the nature of job involvement in the Mauritian banking sector.

The research objective of the study is twofold: firstly, to examine the nature of job involvement of Mauritian bank managers, and secondly, to determine the impact of personal variables (including personal demographic and personal psychological variables), situational variables (also referred to as organisational health variables), and job satisfaction on the job involvement of bank managers in Mauritius.

A survey questionnaire was administered to a sample of bank managers randomly selected from twenty five banks in Mauritius. Overall, the results in relation to the nature of the respondents' job involvement pointed to the trend that bank managers did not seem to be highly involved in their jobs. This may be viewed with some concern in the face of the numerous challenges in the banking sector in Mauritius. Furthermore, no significant relationships were found between the independent and dependent variables studied.

The findings from this study lay a valuable foundation for future studies on job involvement in the banking sector in Mauritius and the findings reaffirm some knowledge which is already known, illustrate differences from existing knowledge and bring new insights into measuring the concept of job involvement. It is hoped that the results of this study contribute to a better understanding of job involvement within the Mauritian banking sector and will assist bank managers to design appropriate intervention strategies by taking into account the relevant demographic variables of bank managers as well as organisational factors to improve the overall efficiency in banks.

CERTIFICATION OF DISSERTATION

I certify that the ideas, investigations, analysis, discussions and conclusions reported in this dissertation are entirely my own work, except where otherwise acknowledged. I also certify that the work is original and has not been previously used to earn academic awards.

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CHAPTER 1 – INTRODUCTION

1.1 Background

The construct of job involvement (JI) has been defined as “the degree to which one is cognitively preoccupied with, engaged in and concerned with one’s present job” (Paullay, Alliger & Stone-Romeo, 1994 p.225). Employees with a high job-involvement are found to put forth substantial effort towards the attainment of organizational objectives and are less likely to leave the organization (Kahn, 1990; Pfeffer, 1994). However, employees with a low job involvement are less likely to engage in various on-the-job activities and are more likely to leave the organization (Kanungo, 1979). Rottenberry & Moberg (2007) found that greater job involvement may positively influence work-related behaviours, especially individually directed citizenship behaviours.

Research studies over the past two decades which have explored the construct of JI have approached it from two different perspectives. First, when viewed from an individual’s perspective, job involvement is believed to occur when the possession of certain needs, values or personal characteristics predispose individuals to become more or less involved in their jobs. The second perspective views job involvement as a response to specific work situational characteristics. In other words, certain job characteristics or work situational variables influence the degree to which an employee becomes involved in his or her job.

These two perspectives are central to this study since one of the main themes of this study is to explore the relative impact of personal variables (including demographic as well as psychological variables) and work situational variables on job involvement. Another related issue, the impact of job satisfaction on job involvement, will also be explored.

The construct of job involvement was first introduced by Lodahl & Kejner in 1965. Since then, a wide range of empirical studies examining the relationship between job involvement and personal, situational and outcome variables has been conducted.

Furthermore, there have also been some cross cultural studies on job involvement conducted over the last few decades (Hofstede,1980);Lusting & Cassota, 1992).

Job Involvement (JI) is a crucial factor in the life of workers. High job involvement is a sought after employee attribute by employers. Highly involved employees are more satisfied with their jobs and they tend to be highly committed to their employing organisations, their careers and their professions (O'Driscoll & Randall, 1999). These employees rarely think about leaving their jobs and prefer to work at the same organisations throughout their career (Brown, 1996).

Job involvement is also associated with a good record of attendance and punctuality at work (Blau,1985) and a positive outlook and optimism about the organisation's prospects (Rippinen,1997). Job involved persons have a feeling of competence and success at work and they attribute the positive results at work to factors which are under their personal control (Furham & Steel, 1994).

Research has also shown that job involvement is associated with positive organisational outcomes. Several studies have found significant positive relationships between job involvement and critical outcomes such as job satisfaction (Gannon & Hendrickson,1973; Hackman & Lawler, 1971);attendance (Patchen, 1970) and retention (Seigal & Ruh, 1973). As a result, programmes such as Management by Objectives and job enrichment strategies have been designed in organisations to allow employees to become more involved in their work in the hope that there will be positive consequences for the individual and the organisation.

From the employee's point of view, job involvement is considered as a key factor which may lead to personal growth and satisfaction within the workplace, as well as goal-directed behaviour (Kahn, 1990).From the organisation's perspective, job involvement has been considered instrumental in employee motivation: a fundamental factor in establishing a competitive edge in business markets (Pfeffer, 1994). It is therefore argued that high job involvement could enhance productivity in organisations by engaging employees more completely in their work and making it a more meaningful experience (Emery & Barker, 2007)

The context of this research is the banking sector in Mauritius with specific focus on managerial employees in this sector. The choice of this focus stems from the fact that the banking industry is perhaps one of the most important sectors in Mauritius because it employs the largest percentage of white collar workers. Furthermore, the researcher himself, who has been an employee in the Central Bank for the last two decades, has a personal interest and involvement in researching the issue of job involvement in the Mauritian banking sector, with specific focus on bank managers. Access to the banking personnel to specify a population frame was also a major advantage in this study.

The choice of managers has been triggered by the fact that there is a lack of research studies in relation to job involvement of executive level employees. The targeted population of bank managers are regarded as “status jobs” in Mauritius which carry social prestige owing to attractive pay packets and fringe benefits as well as job security. Although job security is very high in Mauritius and no employee can be discharged or dismissed on frivolous grounds, there is no quick upward mobility in terms of promotion prospects nor monetary incentives which are attractive enough to motivate them at the workplace.

According to the latest figures published by the Central Statistical Office in Mauritius, the banking industry in Mauritius has the country’s highest pay scales. This sector also provides very attractive fringe benefits for managerial staff. Tenure is mainly by virtue of seniority and job insecurity is virtually non-existent. However, managers in the banking sector in Mauritius are confronted with one major career obstacle the fact that they have to wait for considerable long periods to be promoted in the higher levels of management hierarchy. The slow promotional prospects amongst bank managers may have a negative impact on motivation and could lead to job alienation (Orpen, 1997).

Having pointed out some of the positives of job involvement, there could also be a downside to being highly job involved. Naughton (1987) has argued that high job involvement may produce ‘workaholics’ and this may have a negative impact on their performance because they have a tendency to concentrate on time consuming activities rather than urgent assignments. Schwartz (1982) contended that highly

involved workers may spend all their time and energy on the job in order to avoid confronting the painful realities of life.

In view of the discussion above, it is the main focus of this study to seek a better understanding of how personal characteristics, situational characteristics of the work environment and job satisfaction of managers in the Mauritian banking sector impact on their job involvement. In section 1.2, the research problem and the justification for research is outlined. Section 1.3 describes the research objectives and the research questions. Section 1.4 gives a brief overview of the methodology employed. Section 1.5 discusses the delimitations of the scope of the study and the key assumptions. Section 1.6 outlines the structure of this study.

1.2 Justification for the Research and Problem Statement

The undertaking for this research is justified on the basis of the identification of the theoretical gap of job involvement in the banking sector in Mauritius and the potential practical value to both participating and non-participating banks in Mauritius. Elaboration on these points is provided in the subsequent paragraphs.

Firstly, there is a gap in the theory relating to job involvement within the Mauritian context. Numerous studies on job involvement have been conducted internationally on the topic area of job involvement. For example, in America, by Dieffendorff, Brown, Kamin & Lord (2002) and Rotenberry & Moberg (2007); in Europe, by Sjoberg & Sverke (2000) and Dimitriadis (2007) and in Asia, by Sekaran & Mowday (1981) and Ooi Keng Boon & anors (2007). However, although there is a lot of research on job involvement internationally, the same cannot be said for the Mauritian context. In fact there have been no studies conducted on this particular research topic in Mauritius. This study is the first to examine the fundamental aspect of the nature of job involvement in the Mauritian banking sector.

Furthermore, it is important that job involvement is investigated within a specific cultural settings in order that further cross-cultural examinations may be made later as required. Results generated from Western organisations may not serve as suitable guidelines to design appropriate strategies for the organisation in Asian countries.

This study is therefore important in gaining a better understanding of job involvement of bank managers in Mauritius and given the fact that work is universal, and the possible range of behaviours and attitudes experienced at the workplace. Furthermore, it is important to understand the process of job involvement and the factors underlying this issue.

Secondly, this study is justified on the basis of the potential value of a better understanding of job involvement in generating positive practical outcomes from both an organisational and individual perspective, with specific focus on the Mauritian banking industry. Furthermore, it can make a contribution to the provision of guidelines to Mauritian banking organisations in ensuring that eight continuous hours of daily working life is stimulating, involving and personally rewarding rather than boring, frustrating and alienating.

The importance of job involvement for the quality of life for individuals and the effectiveness of organisations has been debated extensively in the literature (Igbaria Parasuraman & Badawy, 1994; Riipinen, 1997; Dieffendorff, Brown, Kamin & Lord 2002). There seems to be a lot of valuable work on job involvement conducted in the last few decades, especially the eighties. For example, Kanungo (1982) formulated a motivational approach to job involvement: 'to provide a better understanding of how to improve the quality of life for individual employees on the one hand and organisational effectiveness on the other' (p.1). He suggests that alienation, the opposite of involvement, is a persistent challenge to administrators and may be the greatest barrier to human resource utilisation within organisations. He lists apathy, burnout, depression, attrition, absenteeism, strikes, and sabotage as possible indicators of job alienation. Alienating attitudes and their consequent behaviours are individual characteristics that affect both the lives of workers and the effectiveness of the organisation.

Davis & Trist (1973) have voiced their concern over the fact that a high degree of industrialisation and technical innovation has been accompanied by the alienation of the worker from the job. Furthermore, Chern & Davis (1975) note that we are fast moving towards an era where alienation and dissatisfaction with the nature of the

work are increasing among white collar jobs. It is not surprising, therefore, that researchers have focused their attention and multiplied their efforts to study job involvement.

In the banking industry where changes in mission, financial innovation, bank restructuring and downsizing is generating challenges and controversies, managers are required to foster institutional effectiveness while meeting the needs of today's customers in an atmosphere of financial innovation and global competition. Bank managers perform a variety of duties and play a crucial role in the financial sector in Mauritius. Their contributions to this sector are numerous and increasing, yet they are often acknowledged by others as tangential to the economy. Their influence is felt in every domain of the banking sector as they interact with the community, customers and stakeholders. That this group of professionals be committed, involved, and energetic seems therefore imperative if the banking sector is to be effective and efficient.

Furthermore, little is known about the degree of job involvement, individual needs and perceptions of the ability of the environment to meet these needs, and the motivating potential of the work environment in the banking sector. An understanding of individual involvement or psychological identification with work and an assessment of the work situation itself could be used in designing strategies for recruitment of managers in the banking industry. Both professional development activities and work environment alterations could affect bank managers' job involvement and enhance effectiveness. The application of job involvement research can therefore make a significant contribution to a better understanding of the complex phenomena of employee behaviour in Mauritian banks.

1.3 Research Objective and Research Questions

In view of the discussion above, the research objective of the study is to examine the nature of job involvement of Mauritian bank managers, and secondly, to determine the impact of personal variables (including personal demographic and personal psychological variables), situational variables (also referred to as organisational

health variables), and job satisfaction on the job involvement of bank managers in Mauritius.

The following research questions were formulated to inform the research objective above:

RQ1: What is the nature of job involvement of Mauritian Bank managers?

RQ2: What is the nature of certain independent variables (including personal psychological variables, situational variables and job satisfaction) which may have an impact upon the job involvement of Mauritian Bank managers?

RQ3: Is there a significant relationship between personal demographic variables including: (1) gender (2) age (3) management level (4) educational qualifications (5) background (6) marital status (7) length of service and (8) number of dependent on the one hand; and job involvement on the other hand?

RQ4: Is there a significant relationship between personal-psychological variables including locus of control ('internal', 'chance' and 'powerful others') on the one hand, and JI on the other hand?

RQ5: Is there a significant relationship between situational variables (organisational health variables) and job involvement?

RQ6: Is there a significant relationship between the job satisfaction and job involvement of Mauritian bank managers?

1.4 Brief overview of methodology

This study employs survey methodology by combining a mailed self-administered questionnaire with a series of statements and questions used to elicit information about the respondent and his/her job involvement and other personal and situation variables. The survey was aimed to gather quantitative data that form the main research data for statistical analysis including demographic information and a series

of questions on, personal demographics, job involvement, locus of control, organisational health and job satisfaction. The respondents had to rate these questions/statements on various scales. The survey questionnaire was conducted in English because this is the business language of the Mauritian banking industry. However, as the banking population is multicultural and English is the second language of most of the respondents, it was necessary for the researcher when required to provide personal assistance to respondents in relation to the interpretation of questions and instructions for completion of the questionnaire.

Survey questionnaires were sent to a stratified sample of five hundred bank managers working in the domestic and off-shore banks operating from Mauritius, as well as the Central Bank. Fifty-six managers participated in the survey which represents a response rate of 11 percent. The sampling frame consisted of 500 bank managers drawn from junior level and middle level management cadre from the Central Bank, Development Bank of Mauritius, eleven commercial banks with branches scattered over the Island of Mauritius and fourteen offshore banks.

The study utilised the following standardised measurement tools utilised in previous studies: Job involvement scale (Agarwala, 1978); job description index (Smith, Kendale, Hulin, 1969); Minnesota Job Satisfaction Scale (1982), internal and external locus of control scale (Rotter, 1975) and organisational health index (Sayeed, 1980).

Data analysis was evaluated by using established and recognised quantitative procedures (see Chapter 4). Quantitative analysis of the survey results was undertaken with the aid of computer software, including the Statistical Package for the Social Sciences (SPSS). Descriptive analysis was used to gain a better understanding of the data (Zikmund, 2003). Firstly, descriptive statistics in the analysis of research question 1 and 2 (for the demographic data obtained in this study such as frequency, mean, and standard deviation). Secondly, a combination of the Mann-Whitney U-Test and Kruskal-Wallis test was employed to determine the relationship between the demographic variables and JI as per research question 3. Spearman's rank order correlations were employed to analyse the correlations as per research questions 4 to 5. Thereafter, the interpretation and discussion conducted on the results of the

analysis served to highlight the critical relationships concerned and informed the research findings (see Chapters 5 and 6).

1.5 Delimitations of Scope and Key Assumptions

There are a number of limitations imbedded in the nature and scope of this study. Firstly, this study is limited to a specific geographical region and therefore one of the limitations which must be considered when interpreting the results of this study is that the results is a reflection of that particular region within a specific timeframe only and cannot be generalised to a larger context. The sample for this study consisted of 56 participants selected from banks selected from different districts in Mauritius and the results are therefore limited to this particular sector in this particular region. Furthermore, the limitation of the mail/e-mail survey is characterised mainly by an anticipated low response rate (Zikmund, 2003). The low response rate may be owing to the fact that the survey was in English and the respondents were from non-English speaking backgrounds.

Further to the above, this study cannot be generalised to other service settings in Mauritius because of the diverse sociological characteristics of rural and urban managers and the specific metropolitan culture which exist in Mauritius. Further research should be conducted utilizing larger samples and in different cultures in order to increase the scope and generalizations of the results.

A further limitation of this study is that it used a cross sectional design which entails that data were collected at a single point in time and therefore no comparison could be made with the job involvement of bank managers during another period of time.

Another limitation is the possibility exists that responses were biased in that the employees were trying to respond in a manner which would be pleasing to their banks. This would suggest that the assurance of anonymity may have been disregarded by the respondents. Analysis and interpretation of the results therefore has to be undertaken with care to ensure that interpreter bias is eliminated.

A methodological problem in the present study was the heavy dependence on self-reporting questionnaire data. It is difficult to determine the accuracy of perceptions by the employees of the work and job environment. Furthermore, a questionnaire does not give respondents the ability to offer explanation or clarification to the answers.(Wiesner & McDonald, 2001)

Other research studies on job involvement have used a combination of management and non-management samples with no focus specifically on managers. This study focuses on one category only. However, it does not seem reasonable to assume that job involvement should be the same for these two groups particularly if one accepts that situational variables influence the development of job involvement.

This study examined a limited set of variables including: job involvement, personal demographic variables; personal psychological variables, the situational variables, job characteristics and job satisfaction. Other variables such as participation, performance, absenteeism, turnover and attrition, although considered important in the literature of job involvement fall outside the scope of this study.

This study is limited to the examination of the concept of “job involvement” rather than “work involvement” or “organisational involvement”. Because different types of involvement may be caused by different set of factors (Warr, Cook & Wall, 1979), attention is focused in this study on job involvement exclusively.

1.6 Structure of the Study

Chapter One sets the scene for the rest for the study. The justification of the research and problem statement is outlined and the importance of job involvement to employees and organisations is highlighted. The research objective is stated and the research questions outlined. A brief overview of the methodology is provided and some specific limitations of the study are highlighted. .

Two literature review chapters are presented to provide the theoretical context for the research questions examined in this study. Chapter Two gives a review of literature

on job involvement. The causes and effects of job involvement, as well as the various dimensions of JI, are also discussed.

Chapter Three provides the context for the study and relates to the banking sector in Mauritius. The increasing number of companies in the financial sector in Mauritius act as drivers of economic growth and creators of employment opportunities. At the same time, the external environment is changing rapidly and organisations have to adjust and adapt in order to survive and grow.

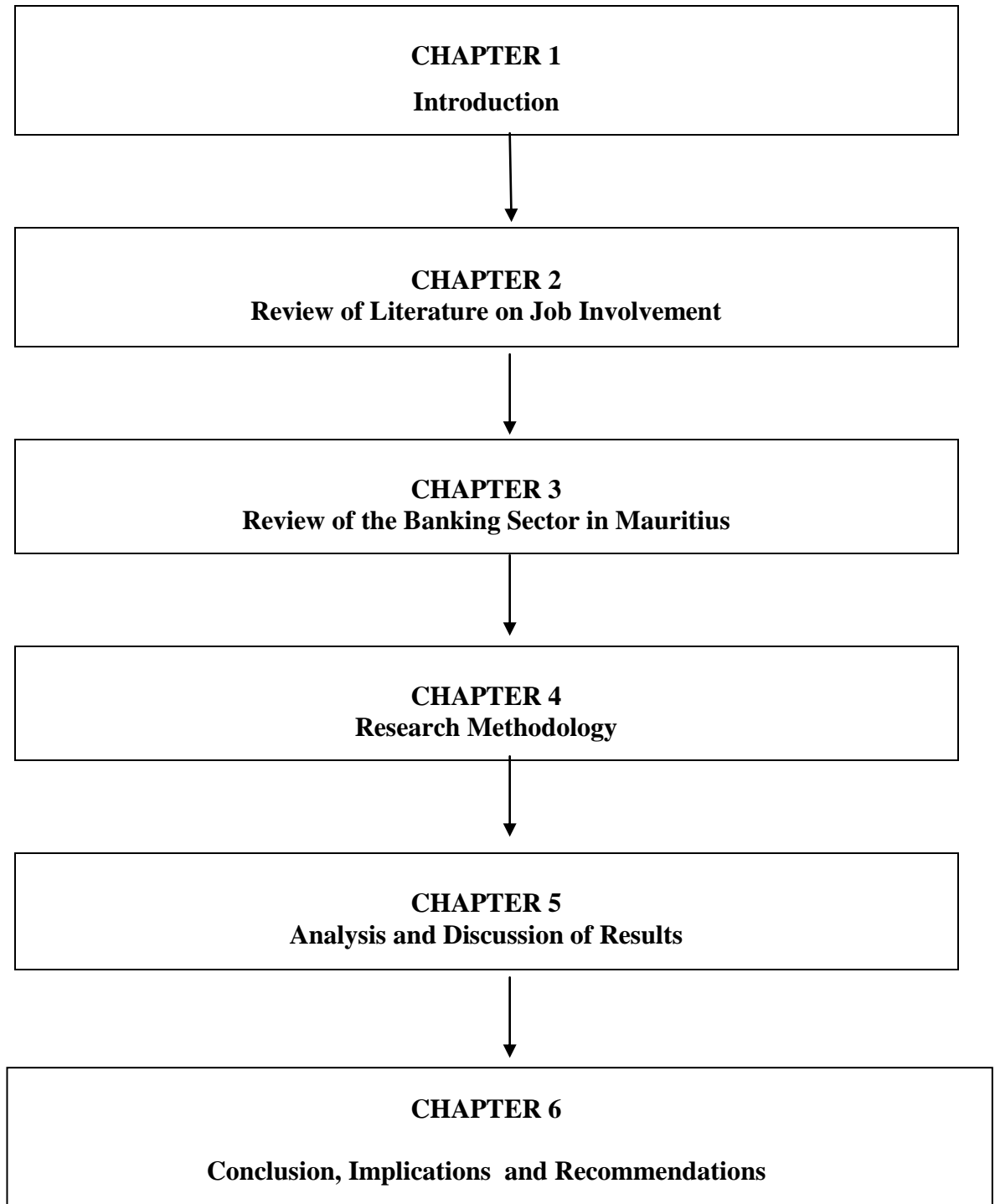
Chapter Four describes the research methodology which has been used in this study. The hypotheses, measurement tools and data collection methods are explained. A description of the methodologies used to analyse data is provided.

Chapter Five presents the results and discussion of the statistical analyses. Comments of the results, as well as comparisons with previous studies, have also been made.

Chapter Six concludes the dissertation. The implications of the study and future research possibilities in the area of job involvement are discussed.

Figure 1 outlines the stages of the research and the relationship to the individual chapters.

Figure 1: Outline of the Study



(Source: Developed for this Research)

CHAPTER 2 — LITERATURE REVIEW ON JOB INVOLVEMENT

2.1 Introduction

Empirical investigations focusing on the concept of job involvement have become increasingly popular in organisational behaviour and management literature during the past decades. Researchers have observed that differences exist in the ways in which employees develop attitudes about work and the behaviour which accompanies these attitudes. Job involvement, as a set of work-related attitudes, comprises both affective and behavioural components that can be influenced by the characteristics of the individual as well as the characteristics of the work environment (Gorn & Kanungo, 1980).

However, there is a lack of cross-cultural studies in the literature surveyed and it has been observed that where cross-cultural comparisons have been made, most of these studies did not report on means and standard deviations of JI. Furthermore, very few studies have been carried out to understand job involvement at specific levels of management (e.g. job involvement of top executives). These issues are the focus of this study.

This chapter provides the theoretical background of JI, defines job involvement and other terms employed and measured in this study. Section 2.4 gives a description of the research framework. Section 2.5 critically discusses the impact of personal variables, situational variables and job satisfaction on JI. The personal psychological variables and the situational variables are described. Section 2.8 evaluates the issue of job satisfaction within the context of job involvement. Section 2.9 discusses JI as a fit between personal factors and situational actors. Section 2.10 outlines the dimensions of JI. The effects/outcomes of job involvement are explained in Section 2.11. Section 12 briefly discusses other correlates of job involvement of which the analysis falls outside the scope of this study. Section 13 highlights the importance of JI. The various models of JI are discussed in Section 14. A summary of this chapter is outlined in Section 15.

2.2 Defining job involvement

There are numerous definitions of job involvement as evident from the literature over the past few decades. A variety of terms are employed, for example work role involvement, morale, ego-involvement, ego-involved performance, central life interests, intrinsic motivation and job satisfaction have been used to describe job involvement. Some of these definitions are now outlined:

Lodhal & Kejner (1965) are credited with an early definition of the concept of job involvement and the development of an instrument to measure it. They define the term as follows: “*Job involvement is the degree to which a person is identified psychologically with his work, or the importance of work in his total self-image*” (p. 24). They also defined job involvement “*as the degree to which a person’s work performance affects his self esteem* (p. 25).

Lawler & Hall (1970) built on Lodhal & Kejner’s definition in formulating their definition of job involvement as “the psychological identification with one’s work” or the “degree to which the job situation is central to the person or his identity” (1970, pp. 310-311). They used a divergent process to separate the state of job involvement from two other distinctly different states, namely, motivation and satisfaction. By their definition, job involvement included only the psychological identification with work. On the other hand, intrinsic motivation referred to a state achieved by the individual when intrinsic need satisfaction is dependent upon appropriate work behaviours. Furthermore, satisfaction was a state that resulted from the attainment of job outcomes or rewards and was not dependent upon performance. Therefore, Lawler & Hall (1970) concluded that job involvement did not include satisfaction or internal motivation, but was a measure of a cognitive state.

Saleh & Hosek (1976) in their review of literature examined different interpretations of the concept of job involvement and clarified its dimensions through an analysis of measurements. They concluded that JI is “*the degree to which the person identifies with the job, actively participates in it and considers his performance important to his self-worth.*” (p. 233).

The four different conceptualisations and interpretations of the construct of job involvement identified by Saleh & Hosek (1976) were as follows:

- The *first* is the degree to which the total job situation is a central life interest, i.e. the degree to which it is perceived to be a major source for the satisfaction of important needs. This definition is identical to that of *Lawler and Hall* (1970) who considered JI as the degree to which a person perceives his total work situation to be an important part of his life, and to be central to him and his identity because of the opportunity it affords him to satisfy his important needs. The main idea underlying this interpretation is that the psychological state of involvement with respect to an environment entity (such as a job or family) is a perceived state of identification with that entity.
- The *second* interpretation of involvement in terms of “participation” suggests that the psychological state of involvement be viewed as behavioural acts of the individual directed toward the satisfaction of his or her needs for autonomy and control. Smith (1973) suggested that the essential components of JI are co-operation and commitment, finding significance and achievement at work and treating work as an outlet for one's energy and skill.
- The *third* conceptualisation is the degree to which the employee perceives that his job performance is central to his self-concept; that is the degree to which it affects his self-esteem.
- The *fourth* conceptualisation is the degree to which the employee perceives that his job performance is consistent with characteristics that are central to his self-concept. It may be mentioned that self-consistency type of involvement has been used in numerous studies, particularly that of Aronson & Carlsmith (1980).

In view of the above discussion, it is clear that a person is job involved (a) when work to him is a central life interest;(b) when he actively participates in his job; (c) when he perceives performance as central to his self-esteem; and (d) when he perceives performance as consistent with his self-concept. It is interesting to note that to achieve conceptual clarity, Lawler & Hall (1970) tried to differentiate the state of involvement from intrinsic motivation and job satisfaction, whereas Saleh & Hosek (1976) brought them together again. This attempt of Saleh & Hosek has been

strongly criticised on the ground that it reflected not only the psychological state of the individual but also the antecedent circumstances and consequent outcomes of the psychological state. It was therefore seen of relatively little empirical usage and could not be recommended as a measure job involvement. Motivation to work is, in terms of the expectation theory, a function of the valence of rewards at the workplace. Such rewards are experienced mainly as a function of the fit between the job-related needs of the employees and the tangible and intrinsic rewards the workplace has to offer them.

Rabinowitz & Hall (1977) identified two classes of definitions of job involvement:

- (i) Job involvement as a performance self-esteem contingency: the extent to which self-esteem is affected by the level of performance; and
- (ii) Job involvement as a component of self-image: the degree to which a person psychologically identifies with his or her job.

In terms of the first type of definition, they stated that the 'job involved person' is viewed as one for whom work is a very important part of life and as one who is affected very much by his or her whole job situation: the work itself, his co-workers and the organisation. On the other hand the 'non-job involved person' does much of his/her living off the job. Work is not an important part of his or her psychological life. Major interests lie elsewhere and the core of higher self image, the essence of his/her identity, is not greatly influenced by the kind of work he or she does (Farrell & Rusbult 1981).

The second definition, which views job involvement as a psychological identification with one's job was first proposed by Lodahl & Kejner (1965). Along the same lines, Lawler & Hall (1970) described, job involvement as a psychological identification with one's work and the degree to which the job situation is central to the person and his identity.

McKelvey & Sekaran (1977) have also considered the concept of job involvement. They argue that it is the main factor that establishes the symbiotic relationship between job involvement, performance and the quality of working life. This is because individuals who have their ego development tied into the jobs have a higher

stake in performing well and there is often a strong desire to satisfy the need for ego identity and development in their jobs.

Kanungo (1979) viewed job involvement as a generalised cognitive state of psychological identification with work, and stressed a conceptual distinction between involvement and its antecedent needs and consequent conditions (feelings and behavioural tendencies). He further asserted that viewing job involvement or alienation as cognitive states precludes the use of existing measuring instruments, such as Lodahl & Kejner's (1965) scale since most of these instruments combine some measures of the cognitive state of alienation (I live, eat and breathe my job) with some measures of its presumed causes and effects (I will stay over time to finish a job, even if I am not paid for it). This restricted view of job involvement is in sharp contrast to that of Saleh & Hosek (1976) as discussed earlier.

Kanungo (1982) also critically examined the literature on job involvement and found that both substance and methodology were problematic. He argued that some of the confusion stemmed from the lack of a clear definition of the construct of job involvement. Like Lawler & Hall (1970), he separated job involvement from the construct of internal motivation. He further separated the salient intrinsic need satisfaction from the salient extrinsic need satisfaction and found that either could be a condition of job involvement.

He specified that work involvement was a historically caused normative belief state whereas job involvement was a contemporaneous and descriptive belief state. He treated job involvement as strictly a cognitive belief state and distinguished it from the affective state of satisfaction. Furthermore, he asserted that the causes and the effects of job involvement had been confused, so he separated these. He argued that causes were historical and created a predisposing condition for job involvement and alienation.

Kanungo (1982) further criticised the parallel studies of job involvement at the individual level in psychology and at the social systems level in sociology with no integration of the two approaches. In social psychology, the social structure and

personality scientists have maintained an integrated and interdisciplinary approach to the study of the social system and the individual.

According to Kanungo (1979,1982),the measurement of the concepts has been difficult since there has been a confusion about the definitions and dimensions of job involvement and the concepts of job satisfaction, work involvement, internal motivation and job outcomes. He sought to alleviate a number of these substantive and methodological problems by formulating a less confusing approach to job involvement based on motivation.

Rotondi (1980) states that the person who is oriented toward his profession is involved in his job and is concerned with the development and use of his professional knowledge and skills. This component of job involvement focuses on employees' willingness to work independently of extrinsic rewards, i.e. an individual's willingness to invest himself in pursuit of job activities perceived to be meaningful.

Moreover, Gorn & Kanungo (1980) conceptualised job involvement as having two components: (a) the degree to which an individual is involved in a particular job and actively participates in it, and (b) a psychological state of identification with work in general, relative to other activities (e.g. family leisure), i.e. the importance of work in the person's total self-image. They have also pointed out that while one can find occasional references to both of these aspects of involvement in literature; the lack of an explicit distinction between these two aspects of involvement has caused measurement problems, as well as conceptual confusion. Generally, job involvement conceptualisations by previous researchers have placed more emphasis on involvement with work in general rather than on involvement in a particular job.

According to Kanungo (1982) job involvement refers to the degree to which individuals psychologically identify with their present jobs and Blau (1985) argued that job involvement frequently includes identifying with the job, actively participating in the job and perceiving job performance to be important to self-worth.

The 1990s brought forward some more perspectives on the issue of defining job involvement. Newstrom & Davis (1994) argue that the definition of job involvement is not only the degree to which employees engross themselves in their job, but also involves the extent to which employees view work as being a central part of their lives; whereas, Paullay, Alliger & Stone-Romeo (1994, p. 225) defined job involvement as “*the degree to which one is cognitively preoccupied with, engaged in, and concerned with one’s present job.*” They argued that the measure of job involvement by the Lodhal & Kejner’s scale (1965), or some variation of it, is conceptually flawed because it confounds job involvement and work centrality. Unlike work centrality which refers to the extent to which individuals view work as a main component in their life, job involvement reflects the extent to which they are preoccupied by their present jobs. They went on to develop measures of job involvement and work centrality that are factorially distinct. Although Paullay et al’s (1994) work separated the measurement of these two constructs, it does not provide criterion-related evidence for their distinctiveness.

Brown (1996) supports Paullay et al’s (1994) view about the conceptual flaws of previous definitions and, given the fact that work centrality and job involvement represent different constructs, use of measures confounding the two is inappropriate and may have contributed to the non-significant relationships with performance.

More recently, Dietendorff, Brown, Kamin & Lord (2002) regarded job involvement as the notion that being immersed in your work increases motivational processes which in turn affects performance and other relevant outcomes such as turnover and absenteeism. In view of the discussion above, it is clear that there is a lack of consensus among researchers regarding what the precise meaning of the construct should be. It has been conceptualised as: (a) the degree to which a person identifies himself psychologically with his work, or (b) the extent to which self-esteem is affected by his perceived level of performance, or (c) both. Furthermore, the construct has also been viewed as a form of cognitive belief, as behavioural tendencies, as an affective state, or a combination of all three. A summary of definitions of JI is presented in Figure 2.

Figure 2: Overview of Definitions of Job Involvement

Lodahl & Kejner (1965)	The degree to which a person is identified psychologically with his work or the importance of work in his total self-image and the degree to which a person's work performance affect his self-esteem.
Lawler & Hall (1970)	The degree to which a person perceives his total work situation to be an important part of his life and to be central to him and his identity because of the opportunity it affords him to satisfy his important needs.
Saleh & Hosek (1976)	The degree to which the job situation is a "central life interest"
McKelvey & Sekaran (1977)	The degree to which the job situation is central to the person or his identity
Farrell & Rusbult(1981)	The extent to which an employee perceives he /she is connected to a job
Kanungo (1982)	A generalized cognitive state of psychological identification with the job.
Brooke, Russell & Price (1988)	The cognitive belief state reflecting the degree of psychological identification with one's job.
Elloy, Everett and Flynn (1991)	The extent to which the job satisfies his or her salient needs.
Paullay, Alliger, & Stone-Romero (1994)	The degree to which one is cognitive preoccupied with, engaged in and concerned with one's present job.
Dieffendorff, Brown, Kamin, & Lord (2002)	The notion that being immersed in your work increases motivational processes which in turn affects performance and other relevant outcome (turnover, absenteeism)

Source: Adapted from Ramsey, R., Lasek, F.G. & Marshall, G.W. (1995), 'A Critical Evaluation of the Measurement of Job Involvement: The Use of the Lodhal and Kejner Scale with Salespeople'

Further to the issue of defining JI, there are a number of approaches to conceptualise job involvement, but few have received as much recognition as Lodhal & Kejner's, Kanungo's, and Farrell & Rusbult (Morrow, 1993). Lodhal & Kejner (1965) defined job involvement in terms of a job-performance-self-esteem relationship and personal identification with one's job. Job involvement was defined by Kanungo (1982) as a cognitive or belief state of psychological identification with one's job in particular, and work in general. Finally, Farrell & Rusbult (1981) defined job involvement "as the extent to which an employee perceives he/she is connected to a job"(p. 80). What these approaches have in common is that job involvement is viewed as a psychological identification with and attachment to one's job.

In accordance with the self-image conceptualisation, a job involved person has a higher level of psychological identification with his or her work. A number of studies indicated the multi-dimensional nature of job involvement including Saleh & Hosek (1976, 1981) and McKelvey & Sekaran (1977).

Many researchers contended, however, that job involvement is better conceptualised as simply a psychological identification with one's work. Lawler & Hall (1970) questioned the conceptual redundancy between involvement-as-self-esteem definition and intrinsic motivation

Kanungo's works (1979, 1982) represented the strongest effort to advocate the self-image definition of job involvement. Kanungo (1982) asserted that job involvement shall be viewed as "a generalised cognitive state of psychological identification with individual's cognition about his or her identification with work" (p. 131).

The advantages of adopting the self-image definition are identified:

- (i) It is a better predictor than self esteem conceptualisation (Newton & Keenan,1983)
- (ii) It is predicted best by individual and situational variables (Saal,1981)
- (iii) It can be distinguished from other work-related behaviours (Blau,1985).

Of particular importance is the last mentioned point. Empirical evidence related to job involvement may be superficial if job involvement is not a distinct concept.

Results of several factor analyses have proven that job involvement was a concept separated from job satisfaction, intrinsic motivation or professionalism (Brooke, Russell & Price, 1988; Cummings & Bigelow, 1976) and for organisational commitment (Blau & Boal, 1987).

Kanungo (1982) criticized the parallel studies of job involvement at the individual level in psychology and at the social systems level in sociology with no integration of the two approaches. In social psychology, the social structure and personality scientists have maintained an integrated and interdisciplinary approach to the study of the social system and the individual.

Brown (1996) and Paullay et al (1994) have argued that the measure of job involvement by the Lodhal & Kejner's scale (1965), or some variation of it, is conceptually flawed because it confounds job involvement and work centrality. Unlike work centrality which refers to the extent to which individuals view work as a main component in their life, job involvement reflects the extent to which they are preoccupied by their present jobs. Recognising this dilemma, Paullay et al (1994) developed measures of these two constructs of job involvement and work centrality, but did not provide criterion-related evidence for their distinctiveness.

Having reviewed numerous definitions of job involvement, for the purpose of this research study, job involvement is defined as *the degree to which one feels a psychological identification with a specific job*. A person's psychological identification with the job depends both on need saliency and perceptions about the job's potential for satisfying salient needs. It is necessary to identify the core meaning of the construct as a cognitive state of the individual and separate job involvement from antecedent constructs and consequent constructs (Elloy, Everett, & Flynn, 1991).

It is important to note that this study is limited to the concept of "job involvement" rather than "specialisation involvement" or "organisational involvement". Job involvement is a belief regarding the present job while specialisation involvement is a feeling of psychological identification with a career or specialisation (Jans, 1985), whereas, organisational involvement is the psychological attachment to the

workplace or whole organisation (Romzek,1985).Because different types of involvement may be caused by different sets of factors, attention is only focused on job involvement.

Definitions of job involvement have included both unidimensional and multidimensional concepts. They have referred to cognition only and to cognition, affect and behaviours simultaneously. Therefore, the instruments that purport to measure job involvement may be measuring the concept as either unidimensional or multidimensional. Consequently, both substantive and methodological issues make the research on job involvement difficult to interpret and use.

It is also important to note that job involvement and organisational commitment are considered as two key variables in organisation behaviour. Although commonly perceived as work attitudes, these variables have a distinct motivational quality. Job involvement and organisational commitment are at the heart of many studies and they take an intermediary position between antecedent and consequent variables (Michael & Spector, 1982; Lance, 1991).However, the study of organisational commitment falls outside the scope of this study.

2.3 Definition of other terms employed and measured in this study

This section outlines other definitions employed in this study. The following conceptual map summarises the terms used and examined in this study (Figure 3). It also provides a visual representation of the framework of the study and how the various concepts fit together.

Personal Variables

Personal variables can be defined as those variables which relate to the individuals .They are broadly classified into two categories namely: personal demographic variables and personal psychological variables (Cardano, Scherer & Owen , 2002).

Personal demographic variables

For the purpose of this study, the following personal demographic variables are considered: age, marital status, management level, length of service, previous experience number of dependants, academic qualifications and background.

Personal psychological variables

For the purpose of this study, the personal psychological variable of 'locus of control' is explored. This includes the variables of internal and external locus of control. Locus of control is a generalised expectancy pertaining to the connection between personal characteristics and/or actions and experienced outcomes (Lefcourt, Von Baeyer & Cox, 1999). Reinforcement is believed by the individual to be contingent upon his or her own behaviour (internal) and/or forces beyond one's control such as luck, chance or powerful others (external control)

Situational variables (also referred to as organisational health)

The organisational health framework provides a rich perspective for understanding how various individual and organisational factors interact and influence particular employee and organisational outcomes. Positive work experiences and positive emotional responses have been shown to influence individual well being outcomes. (Hart & Cotton, 1993). Organisational climate consists of leadership and managerial practices as well as organisation structures such as decision making styles and clarity of roles. For the purpose of this study, the following variables are considered: adaptiveness, excellent HR practices, considerate leadership, problem solving adequacy, conflict management, innovativeness, commitment and outgoingness.

Adaptiveness

This dimension refers to employees' sensitivity to adapt to the branches of banks which have different working environmental conditions and suggests that employees are adaptive to individual-related and organisational-related matters (Moch, 1980; Marshall, Lassk & Moncrief, 2004).

Excellent human resource practices

Excellent HR practices refers to the perceived effectiveness of various organisational and managerial characteristics and the effective utilisation of human resources and includes managerial effectiveness, organisational efficiency, acceptance of decisions of top management, branch receptivity of new ideas, employee autonomy, perception of training programmes, recruitment policies and career satisfaction among employees. It is often argued that HRM lays much emphasis on individual management of people and the application of human resource methods to direct employee commitment towards organisational objectives (McGunnigle & Jameson, 2000).

Considerate Leadership

This represents the degree to which employees' are able to see the positive approach of the leaders at various levels of the organisation. It covers aspects of superior-subordinate relationship, the superior's concerned feelings for subordinates' relationship, and the superior's attitude towards asking the employees for an informal discussion. Most employees prefer a considerate style of leadership which would positively influence subordinates involvement in their jobs. Inconsistent evidence was found regarding the relationship between job involvement and considerate leadership. Charismatic leaders tend to guide their followers with positive values so that they may perceive significance and meaning in their work as employees (Shamir, House & Arthur (1993).This boosts up the confidence of employees who are eventually motivated and willing to invest their effort for the task at hand (De Hoogh, Den Hartog & Koopman, 2005).

Problem solving adequacy

This dimension represents those characteristics in the branches such as expectations of incoming problems, and employee's orientation to set challenging goals for themselves and their ability to solve these problems. In practice managers who are also capable of solving their daily problems tend to be more involved in their jobs.

Conflict Management

This points to the way conflict is managed in the organisation and covers aspects like job related conflict, conflict between superiors and subordinates on the organisation of issues and initiation of the employees to resolve the conflict through confrontation. A more participative and supportive style of leadership and managerial behaviour is likely to assist in managing conflict and create a work environment in which employees can work co-operatively together (Mullins,1996).

Innovativeness

This refers to the creative orientation of organisational employees and includes aspects like striving for perfection, meaningfulness of work, one's feeling that one can be creative in the organisational set up of the bank. There is a general consensus to adopt a set of innovative practices such as Total Quality Management for continuous improvement, competitive benchmarking and long range strategic planning (Yang, 2003).

Commitment

This represents the extent to which commitment of employees is perceived in the bank and covers aspects like strong identification with the bank, personal interest in organisational matters at formal as well as informal level, sensible competition and collaboration among employees. According to Mowday, Steers & Porter (1979), commitment reflects an employee's identification and involvement with a particular organisation .More specifically, it embraces three dimensions:

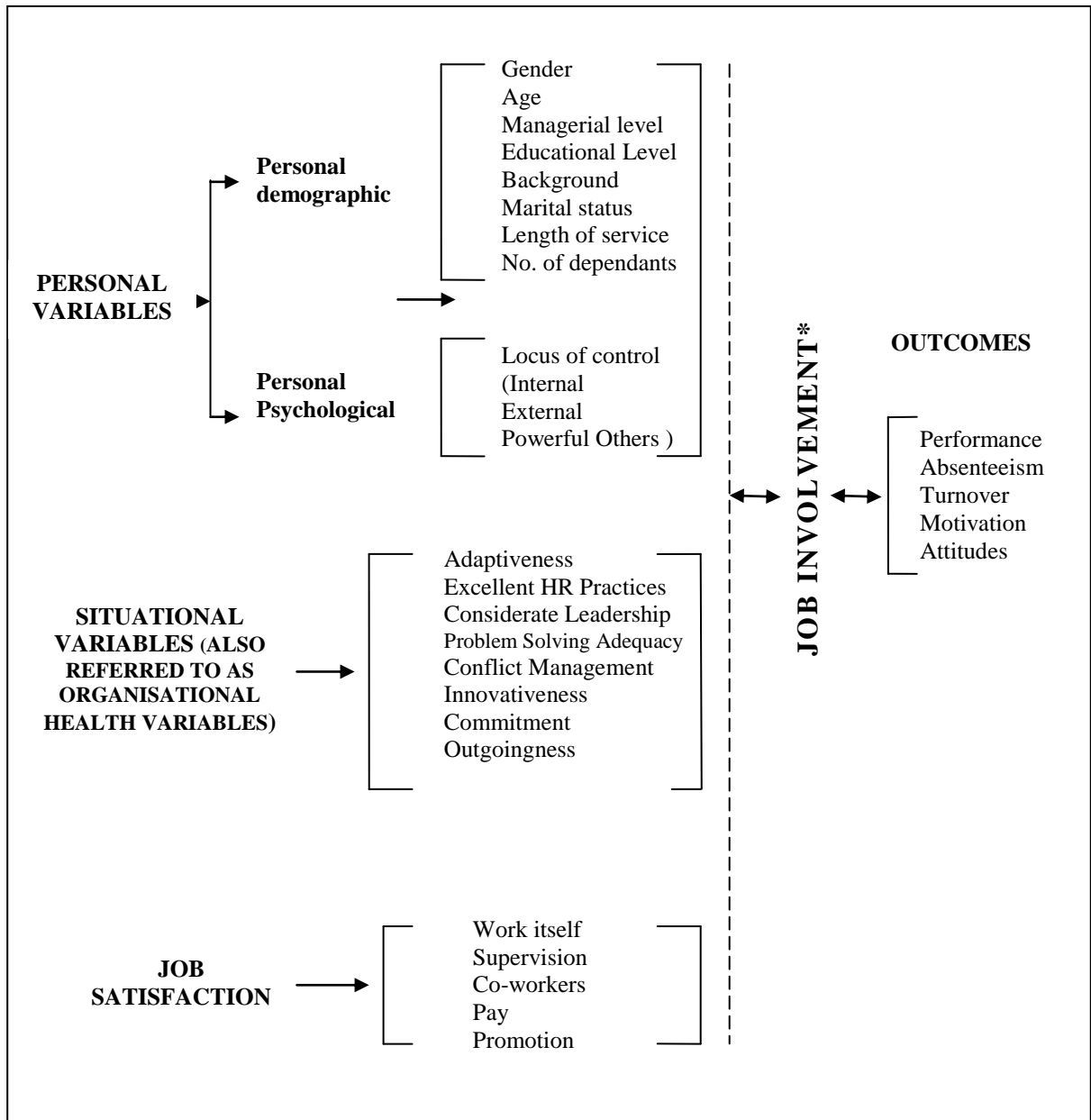
- (i) a strong belief in and acceptance of the organisation's goals and values;
- (ii) a willingness to exert considerable effort on behalf of the organisation;
- (iii) a strong desire to maintain membership in the organisation.

Outgoingness

This dimension refers to the presence and absence of outgoingness among employees. Employees are considered outgoing to the extent that they initiate positive, as well as organisation oriented action, although they are at variance with the management. Initiatives represent a source of strength for the organisation and should be encouraged and developed to retain discipline and integrity.

Job satisfaction variables Job satisfaction refers to one's feeling to the appraisal of his job or job experiences (Locke, 1993). Five specific dimensions of job satisfaction are usually referred to namely: work, supervision, pay, promotions and co-workers.

Figure 3: Framework of the Study



**Dimensions of Job Involvement: Job longing, Work Underload, Emotional involvement, Persistence, Energy expenditure, Planfulness, Task Completion, Responsiveness to extra work, Job devotion, Job saliency, Job concern and Time consciousness.*

(Source: Developed for this Research)

2.4 The Research Framework

Prior research on job involvement has been largely atheoretical. There are many ways to improve future studies from the atheoretical to the theoretical but at this point one possible basic step is to design a study featuring as many diverse perspectives and as much theoretical significance and practical application as possible. Such a research design can offer a basis for further comparing the relative relevance among the competing explanations of job involvement.

In accordance with the research problems illustrated in Chapter 1, Figure 3 outlines the research framework for this study. Figure 3 shows personal demographic variables (age, gender, education, marital status, seniority, managerial position, background and number of dependants), personal-psychological variables (locus of control: internal, external and powerful others) and situational variables (adaptiveness, HR practices, considerate leadership, problem solving adequacy, conflict management, innovativeness, commitment and outgoingness), job satisfaction (work satisfaction, supervision, co-workers, pay and promotion) and outcomes of job involvement (performance, absenteeism, turnover, motivation and attitudes).

Accordingly, this study is intended to examine job involvement from four different perspectives. However, there will be no pre-assumption on the relative importance of any given perspective. The primary concern will be to design a research so as to explain the antecedents and consequences of job involvement using fewer variables, but yielding a better explanatory power. Major emphasis is laid in this study on the personal demographic and psychological variables, the situational variables and the components of job satisfaction.

2.5 Impact of personal variables, situational variables & job satisfaction on JI

Having defined the various concepts employed in this study, this section provides an overview of the literature regarding the relationship between personal variables, situational variables and job satisfaction on the one hand and job involvement on the other hand.

2.5.1 Personal variables

Organisational theorists have explained job attitudes as a function of individual differences or personal variables. As illustrated in Figure 3 personal variables examined in this study include personal demographic variables and personal psychological variables. Personal demographic variables (or individual differences) include (1) age; (2) marital status; (3) management cadre; (4) length of service; (5) previous experience; (6) number of dependants; (7) educational qualifications; and (8) background (urban or rural) and personal-psychological variables including locus of control (a) internal versus (b) external control.

Research studying the relationship between *personal demographic variables* and job involvement are inconsistent and conflicting. Furthermore, the link between these variables has been investigated only to a limited degree in organisational psychology and management literature. The use of different measures of job involvement, sample characteristics or the impact of interactions among demographic variables all contribute to mixed results. For example, Morrow, McElory & Blum (1988) reported that job involvement is not only related to personal demographic variables of say age, tenure, position, level of education but also interactions among them.

Brown (1996) reported that results from a meta analysis on job involvement studies indicated virtually no relationship between job involvement and demographic characteristics. However, of key interest is the fact that no studies reported in the meta-analysis utilised bank managers as samples. Given this uniqueness, it would be useful to investigate the impact of these personal demographic and personal psychological variables of bank managers in Mauritius.

In contrast, studies of personal *psychological variables* tend to exhibit more conclusive findings. Personal psychological variables examined in this study include internal and external locus of control. Initially, job involvement was considered as a stable job attitude resulting from a process of socialisation based on the protestant belief. For example, Wollock, Goodhale, Wijting & Smith (1971) defined job involvement as one of the three dimensions of work protestant ethic. Not surprisingly, job involvement was positively associated with growth-needs or higher-

order need strength (including intrinsic needs, internal motivation; need for achievement). However, Hall & Mansfield (1975) found that factors such as higher need strength were positively associated with job involvement only during the mid career stage. Rabinowitz & Hall (1981) and Slocum & Cron (1985) reported similar results.

As regards personal demographic factors, the general perception is that employees with high levels of job involvement are likely to put more effort into their jobs and therefore tend to display higher levels of in-role performance. Dieffendorff, Brown, Kamin & Lord (2002), The literature regarding the relationship between the various dimensions of personal demographic variables and job involvement is now discussed.

2.5.2 Personal Demographic variables

2.5.2.1. Gender

According to Newstrom & Davis (1994), the definition of job involvement is not only the degree to which employees engross themselves in their job, but also involves the extent to which employees view their work as being a central part of their lives. According to this definition, female managers who are both career and family oriented are at a disadvantage. This is because family exigencies may be interfering with women's careers, leading them eventually to refuse overtime or refuse extra work assignments, thus risking the possibility of being perceived as less job-involved than their male counterparts (Keene & Reynolds, 2002). Hence, the difficulty of having a career and a family life may constrain female managers to remain single and childless, since by doing so they limit the number of social roles and the degrees of role conflict (Vianen & Fisher, 2002). Cronie (1981) argues job involvement may be more influenced by one's hierarchical status within the organisation than one's gender.

Using these mixed results as the theoretical rationale, the following null hypothesis is worthy of testing:

H1₀: There is no significant relationship between the gender of bank managers and their job involvement

2.5.2.2. Age

It is believed that older workers tend to report higher levels of job involvement than their younger counterparts. As people grow older they may tend to psychologically invest more and more of themselves in their job (Sekaran & Mowday, 1981; Newton & Keenan, 1983) However, the relationship between age and job involvement has varied from between studies, from finding which report significant differences between older and younger workers (Taylor & Thompson, 1976) to studies reporting no significant differences between these groups (Mannheim, 1975; Birgoness, 1978).

Kanungo (1982) explained that the differences in results were probably due to the use of bivariate rather than multivariate analyses, differences in data collection techniques and differences in population sample. Using these mixed results as the theoretical rationale, the following null hypothesis is worthy of testing:

H₂₀: There is no significant relationship between the age of bank managers and their job involvement.

2.5.2.3. Managerial level

Tannenbaum (1966) believed that holding higher level jobs provided more opportunities for satisfying higher level needs. However, Lodhal & Kejner (1965) and Rabinowitz (1975) found no significant relationship between job level and the degree of involvement, but Mannheim (1975) found a positive relationship. Furthermore, Medford (1975) found a positive relationship between hierarchic position, job challenge and job involvement. Likewise, Penn (1987), in her study of women, found a positive correlation between job involvement and rank in the organisation. A positive relationship was also found between job involvement and job level by Cox & Blake (1991) and Rosin & Korabik (1997). Using this as the theoretical rationale, the following null hypothesis will be tested:

H₃₀ : There is no significant relationship between the managerial level of bank managers and their job involvement

2.5.2.4. Educational qualifications

Employees with less formal education tend to be highly involved in their jobs. Prior studies have found both positive and negative relationships between job involvement and level of education. Aldag & Brief (1975), Koch & Steers (1978) and Saal (1978) all found a significant negative relationship. Rabinowitz & Hall (1977) and Siegel & Ruh (1973) found no relationship. Manheim (1975) found a significant positive relationship. Kanungo (1982) asserted that there was a lack of rationale for expecting education to relate to job involvement. Using this as the theoretical rationale, the following hypothesis will be tested:

H4₀: There is no significant relationship between the educational qualifications of bank managers and their job involvement

2.5.2.5 Background (urban or rural)

Wanous, Reichers & Hudy (1997) provided a developmental view of job involvement wherein he emphasised that one of the earliest determinants of an individual's work needs is the environment of his socialisation. In the context of a rural or urban environment, an individual may be more likely to adopt a set of work values similar to what has been called the protestant-work-ethic or middle class work values. Due to the difference in the socialisation process inherent in cultural differences and social class differences, individuals may be predisposed to varying values and attitudes towards work. Studies of the influence of these factors on job involvement are ambiguous. Saal (1978) found no relationship between community size and job involvement, whereas Ruh, White & Wood (1975) found a positive relationship.

Using this as the theoretical rationale, the following null hypothesis will be tested:

H5₀: There is no significant relationship between the background of bank managers and their job involvement.

2.5.2.6 Marital status

Mixed results are reported in the literature regarding the relationship between marital status and job involvement. Saal (1978) and Blau & Boal (1987) found no significant relationship between married and non-married individuals and their job involvement. Kanungo, Misra & Dayal (1975) found higher job involvement scores in those workers who were married. According to Cortis & Cassar (2005), it seems that marital status had no impact on job involvement of women. Irrespective of marital status, female managers are as job involved as their male counterparts.

Using this as the theoretical rationale, the following hypothesis will be tested:

H₆₀: There is no significant relationship between the marital status of bank managers and their job their involvement.

2.5.2.7. Length of Service

The relationship between the length of service or seniority and job involvement suffered from the failure to distinguish tenure on the job and tenure with the organisation, two distinctly different variables. Consequently, results were mixed. Aldag and Brief (1975) Kanungo, Misra & Dayal (1975) and Rabinowitz & Hall (1977) found significant positive relationships. Hall and Mansfield (1975) and Saal (1978) found insignificant differences. Using this as the theoretical rationale, the following hypothesis will be tested:

H₇₀: There is no significant relationship between the length of service of bank managers and their job involvement.

2.5.2.8 Number of dependants

Even though there is no previous reference concerning the precursors, it is nonetheless, reasonable to assume that structural antecedents of family involvement are similar to those of job involvement for example demographic and family factors such as the presence of children. Those employees who have children at home, and pre-school children in particular, probably devote more time to family activities and are likely to be highly family-involved. Hence, it is presumed in this study that

parents would be less job involved than non-parents. However, the literature reveals mixed results in relation to this issue (Rabinowitz & Hall, 1977; Saal, 1978) Using this as the theoretical rationale, the following null hypothesis will be tested:

H8₀: There is no significant relationship between the number of dependents of bank managers and their job involvement.

Owing to the mixed results of prior studies investigating the demographic, psychological and situational variables on job involvement, developing specific directional hypotheses based on prior literature is quite difficult. The problem is exacerbated by the fact that most of the prior studies utilised samples other than bank managers. The objective in this study is to take a first step forward exploring whether these personal demographic and personal psychological and situational variables of bank managers in Mauritius makes a difference in how closely a bank manager may identify with his /her job and to what level the bank managers may internalise the values of the particular job. Based upon personal demographic, personal psychological and situational variables, will the bank managers in Mauritius tend to be more or less job involved? Subsequently, how could the job involvement of bank managers be used as an important tool to devise appropriate human resource strategies and policies to enhance productivity and efficiency in the banking sector in Mauritius?

The literature regarding the relationship between the various dimensions of personal psychological variables explored in this study and job involvement is now discussed.

2.6 Personal psychological variables

Locus of Control

Locus of Control is a generalised tendency that organizational or work-related rewards are controlled by one's own action (internal control) or by forces beyond one's control (external control) (Chung & Ding, 2002). It refers to the degree to which people believe their actions can impact life results (Lefcourt, 1981). For instance, those with an internal locus of control orientation (internals) tend to view

their future as under their control while those with an external locus of control orientation (externals) tend to view their future as out of their control.

Kanungo (1982) found that there are internals who perceived themselves personally responsible for life experiences and therefore were more likely to be job involved. Hollenbeck, Williams & Klein (1989) also found that those with an internal locus of control exhibited a higher commitment to difficult goals than those with an external orientation. Blau (1993) further discovered that internals tended to make control attempts through initiative instead of compliance. However, Bigoness (1978) & Rabinowitz, and Hall & Goodale (1977) found no significant relationship between locus of control and job involvement.

Wood (1974), suggested that a highly involved worker perceives a stronger and more direct relationship between self-concept and performance than does a less involved worker, thereby meaning that a highly involved worker is more capable of experiencing intrinsic or self-administered rewards. If internals are more likely to seek control over their fate, then it is also likely that they will become more involved in their work. Weiner ((1974) added another dimension to the locus of control which is concerned with perception of causal attributions, i.e. whether a person attributes the outcome to internal or external causes. He also suggested a stability-variability dimension which implies that the internal and the external causes can either be stable or variable. He has further proposed that interaction between the locus of control and stability has a different significance for attribution of positive outcomes (success) and negative outcome (failure). Therefore, he suggests that persistence in achievement activity (reflecting job involvement) will result if:

- (a) Success is attributed to an internal variable factor (such as effort: if a person perceives that his effort has resulted in the desired outcome, he will find more pleasure in increasing his effort for the same activity).
- (b) Failure is attributed to variable factors (internal e.g. effort and external, e.g. chance) If a person perceives that his failure is due to factors which can change like luck, he still has hope for improvement by putting in more effort. If a

person attributes his failure to stable factors such as internal effort which is not yielding results, then he is likely to give up his efforts.

People are more likely to have positive affective responses to work in which they exert some degree of control (Judge, Locke & Durham,1997). Alienated persons are generally regarded as having a lack of control over outcomes derived from interactions with the environment, i.e. they lack an external locus of control (Hirschfeld & Field, 2000). Empirical work has also supported locus of control as a predictor of affective outcomes related to work (Spector & O'Connell, 1994).

Researchers in the field of organisation behaviour have used Rotter's internal–external locus of control scale (LOC) to measure general control orientation, yielding a single score on a scale from highly internal to highly external. Many researchers have argued that the concept of locus of control should be considered as a multidimensional construct (Levenson, 1981). They further contended that internal and external control might be relatively independent, rather than opposite ends of a single continuum.

Different environmental situations can also generate different locus of control orientations (Hodgkinson, 1993). Levenson (1981) developed a multidimensional locus of control which is composed of three 8-item subscales: internal, chance and powerful others. The concept of internality is much the same as that offered by Rotter (1990); the external dimension has been extended to include two types of external orientations, chance and powerful others. Using this as the theoretical rationale, the following null hypothesis will be tested:

H₉₀: There is no significant relationship between locus of control of bank managers and their job involvement.

At this juncture, a discussion of situational variables (or the various components of organisational health) will help towards a better understanding of stress and strain associated with high job involvement.

2.7 Situational variables (also referred to as organizational health variables)

Situational variables include adaptiveness, excellent HR practices, considerate leadership, problem solving adequacy, conflict management, innovativeness, commitment and outgoingness. These terms have been defined in Section 2.3 above.

While numerous researchers did focus their attention on the problem of organisational climate, only a few attempted an analysis of Organizational Health (OH), as a concept in action research and organisational development studies (Waters, Roach & Batlis 1974; Moch 1980; Marshall, Lassk & Moncrief 2004). In some of the descriptive and action research studies, organisational health has been implicitly referred to as a concept that reflects certain system properties which, when present, will give rise to proactive behaviour in organisations (Steel & Mento 1986); Herman, Dunham & Hulin 1975). Thus, all organisations which show proactive strategies to deal with distracting organisational forces with minimum dissipation of energies and utilise energy inputs in a most efficient manner are considered to have possessed organisational health: whereas organisations with heavy dissipation of internal energies characterised by apathy and indifference on the part of employees can be considered as sick, since they are maintained at the level of dealing with day-to-day crises, and the mode of operation established by the organisational leaders is management by crisis. It must be noted that while organisational climate refers to certain characteristics of the organisation, organizational health implies certain dynamic and durable conditions that can be characterised as evaluation criteria. While every organization is likely to have a climate, it is not likely that every organisation possess a healthy climate. The climate of an organisation is the organisational health without certain valuable characteristics of the organisation. According to Fordyce & Well (1971), organisational health is operationally defined as proactive strategies in organisations which deal with distracting organisational forces with minimum dissipation of energies and utilise energy inputs in a most efficient manner.

Miles & Perreault (1982) suggested that organisational health is a set of fairly durable second order system properties which tends to transcend short-term

effectiveness, i.e. a healthy organisation not only survives in its environment, but continues to cope adequately in the long run and continuously develops and extends its surviving and coping capabilities. They argued that for an organisation to be healthy the following prerequisites should be there: goal focus, communication adequacy, optimal power utilisation, resource utilisation, morale, cohesiveness, innovativeness, adaptation, problem solving adequacy and autonomy.

Clark & Montgomery (1998) suggested that organisational health is the process of fixating and maintaining healthy norms at various levels of organisational complexity, i.e. from individual level as a unit to the organisational level as a whole.

Fordyce & Well (1971) further pointed out that a healthy organisation is one that has a strong sense of its own identity and mission and yet has the capacity to adapt readily to change. Healthy organisations are flexible and reflect team spirit, collaboration and sensible rivalry. They also pointed out that the attributes noticeable in healthy organisations are strong and consistent flow of energy toward widely shared objectives, problem solving attitude, amicable human relations, willingness on the part of members to learn from their jobs, high degree of trust and a sense of freedom and mutual responsibility.

Sayed (1980) developed the Organisational Health Index (OHI) to measure the following eight dimensions of organisational health in an Indian setting, specifically meant for banks.

The following null hypothesis will be tested in relation to the link between situational variables and JI:

H10₀: There is no significant relationship between situational variables (organisational health variables) and the job involvement of bank managers.

2.8 Job satisfaction

Job satisfaction is defined as an emotional state resulting from perceived work environment (Locke, 1993). Job satisfaction and job involvement both refer to the individual responses to specific aspects of the job; the difference between the two constructs is that satisfaction refers to an individual's affective reaction to his/her job whereas job involvement is considered as a cognitive belief state reflecting the degree of psychological identification with the job.

Job satisfaction in the broadest sense refers to a person's general attitude towards the job or toward specific dimensions of the job (Hodson, 1991). Employee attitudes are reflected in tendencies to respond to the job and the organisation and its people and situations either positively or negatively. Attitudes tend to cluster and categorize themselves. A person who has developed a favourable attitude toward one aspect of the job based on unique experiences is likely to react favourable to other job aspects . Thus, if one is involved in a job, one is likely to be satisfied with the job and is committed to the organisation. A person who is dissatisfied with the job may become less involved in the work and is less committed to the employer.

The literature regarding the relationship between job satisfaction and job involvement shows contradicting evidence. Some research has shown a positive relationship between job satisfaction and job involvement. The arguable issue is the nature of the relationship between job satisfaction and job involvement. Saal(1981) suggested that job satisfaction is an outcome, while Rabinowitz & Hall (1981) regarded it as the antecedent of involvement. Theoretically, satisfaction with a job, including both the job itself and the environment of which the job is a part, provides motivation for involvement in the job. When one is satisfied with his job, one is likely to continuously involve oneself in it in order to maintain individual satisfaction and to avoid cognitive dissonance. This leads us to regard job satisfaction as the prior step of job involvement.

The relationship between job involvement and job satisfaction has been overwhelmingly reported as positive with the magnitude ranging from 0.15 to 0.59. The satisfaction of the work itself usually demonstrated the strongest relationship

with job involvement (Cheloha & Farr, 1980; Saal, 1981). Brooke & Price (1989) showed that satisfaction of work was a determinant of job involvement with a coefficient of 0.342. Contrary to this view, Mortimer & Lorence (1989) argue that studies of discriminant validity suggest that these attitudes are relatively unrelated (Mathieu & Farr, 1991).

Another issue to consider is whether or not the overall relationship between job satisfaction and job involvement may be largely attributed to the relationship, for instance, between satisfaction with pay and job involvement. After extensive review of literature, Morrow (1993) concluded that job involvement is more often seen as a function of job satisfaction.

Job satisfaction describes the different feelings corresponding to different aspects of the job. The principal features of a job that workers are required to describe regarding satisfaction are:

- Type of work on present job: pleasant, frustrating, creative, boring and routine
- Supervision: praises good work, impolite, stubborn, doesn't supervise enough
- Co-workers: responsible, intelligent, smart, no privacy, talk too much
- Pay: income inadequate for normal expenses, highly paid, underpaid
- Promotion opportunities: Infrequent for promotion, regular promotions.

In this study, the Job Descriptive Index (JDI) developed by Smith, Kendall & Hulin (1969) was selected as a measure of satisfaction with the various components owing to the extensive validation involved in its construction. The detailed characteristics and advantages of this measurement tool are discussed in the methodology chapter.

The Minnesota Job Satisfaction Questionnaire was also used to measure the job satisfaction of bank managers. This instrument contained sixteen questions. Respondents were asked to rank each item relative to their satisfaction with that outcome. One question measured the overall job satisfaction.

The following hypothesis in relation to job satisfaction will be tested in this study:

H11₀: There is no significant relationship between job satisfaction of bank managers and their job involvement.

2.9 Job involvement as a fit between personal factors and situational factors

Lawler & Hall (1970) argued that perhaps the most realistic view of job involvement is that it is a function of interaction between personal variables and situational variables. Rabinowitz & Hall (1977) concurred with this view. Both suggest the need to consider the role of interaction between the two sets of variables. Typically personal-demographic attributes or personal-psychological variables may alter the relationship between job involvement and situational variables.

The interactive view on job attitudes is consistent with people's tendency to apply multiple perspectives, and perhaps weigh them equally, in making decisions. Accordingly, the tendency to involve oneself in a job may reflect the intricate balance between individuals' satisfaction with the job or job attributes and their personalities or work needs. Kanungo (1982) and his colleagues heuristically suggested that employees who were not growth-oriented would equally be involved in their jobs. By the same token, a stimulating job may enhance the level of job involvement only for these people who have higher-order need strengths, not for those who prefer extrinsic needs. That implies that the effects of job attributes and job satisfaction can be moderated by either work needs or the locus of control. The congruence between personal-psychological variables and situational incentives works best in predicting the level of job involvement. In an interactive approach, management strategies will become more contingent in nature.

2.10 Dimensions of Job Involvement

For the purpose of this study, the following variables are considered: job longing, work under-load, emotional involvement, persistence, energy expenditure, planfulness, task completion sensitivity, responsiveness to extra work, job devotion, job saliency, job concern and time consciousness.

Schwylhart & Smith (1972) reported that the following six dimensions of JI: (a) job ambition: willingness to accept job responsibilities; (b) job centrality the importance of work; (c) job conscientiousness desire to be prepared for the job and to be judged

by performance; (d) striving for perfection; (e) being disinterested in non-job activities and (f) job interest for reasons other than pay.

However, for a sample of skilled and semi-skilled workers, Wood (1974) found the following five dimensions: (a) work attraction: seeing work as having positive appeal and preparing oneself before each shift begins; (b) failure sensitisation: being bothered by work mistakes and depressed by job failure; (c) work commitment: choosing work and its related responsibilities as more important than other activities; (d) job pre-eminence: job provides the major source of gratification when compared with all other activities; and (e) work identification: perceiving the importance of being identified with work and evaluating others worth on that basis.

Keeping this in mind, Agarwala (1978) developed a more comprehensive measure of JI which contains seven known, but differently worded, dimensions (emotional involvement, energy expenditure, planfulness, responsiveness to extra work, time consciousness, job devotion and job concern) and five new dimensions of JI. The dimensions not previously reported are: (a) job longing: showing an eager desire or craving to be at job; (b) work underload: feeling depressed and irritated with less work; (c) persistence: tendency to keep on thinking about and sticking to the unsolved problems even after the working hours; (d) task completion sensitivity: a feeling bothered if unable to complete or finish the task at hand; and (e) job saliency: readiness to sacrifice what one considers important for the sake of job work. The dimensions employed by Agarwala are employed for the purpose of this study on bank managers in Mauritius.

2.11 Effects/outcomes of job involvement

A number of studies have examined the relationships between job involvement and several job-related behaviours, including job performance, absenteeism, turnover, motivation and other work-related attitudes. These issues are now discussed, although the measurement of these outcomes falls outside the scope of this study.

Research on job involvement is important because of the increasing number of studies reporting evidence that it is a major determinant of productivity (Shore,

Thornton & Shore,1990); organisational commitment (Barling, Wade & Fullagar, 1990) and work absenteeism (Steers & Rhodes, 1984). Shore, Newton and Thornton (1990) suggest that attitudes directed towards a person's job are the best way to predict work performance. In fact, job involvement is frequently recognised as an important way to differentiate workers and to assess positive behavioural outcomes (Blau & Boal, 1987).

Job performance is a complex construct that is difficult to define, has levels that differ by organisation and is moderated by individual abilities and training (Lawler, 1973). Breugh (1981) found that job involvement is positively related to performance and Shore, Newton and Thornton (1990) documented a positive link between job involvement and productivity. The strength of the relationship was increased if workers had the requisite skills and a high valuation of their jobs. Contrary to these findings, Orpen (1997) and Saal (1981) found no relationship between job involvement and performance.

The study of *absenteeism* has been difficult because of the definition of voluntary versus involuntary absenteeism has not been established. The results of the studies are mixed. Baba (1989) and Scott and Bruce(1994) reported a negative relationship between job involvement and absenteeism .In other words, the higher the job involvement, the less frequent the absences. Two longitudinal studies have examined absenteeism and job involvement overtime. Hammer, Landau and Stern (1981) tested the hypothesis that job involvement would contribute negatively to voluntary absenteeism. It was found not to contribute significantly to the variance in the frequency of voluntary absence. Breugh (1981) found that job involvement was a better predictor of absenteeism than two other variables studied namely: satisfaction with work and supervision. In job design studies, job content variables such as responsibility, independence and achievement have been studied relative to voluntary absenteeism. Generally, voluntary absenteeism is lower in involving and enriched jobs (Hackman & Oldham, 1976).

Siegel & Ruh (1973) found that job involvement was not significantly related to turnover. However, the amount of variance explained in turnover by job involvement was low accounting for about 3 per cent of the explained variance. Blumberg (1980)

found that job involvement was not related to turnover. Blau & Boal (1987) found that the interaction of job involvement and organisational commitment could best explain turnover and absenteeism. Reasons for leaving an organisation are varied: lack of opportunity for advancement, better salaries, boredom, lack of challenging opportunities and relocation which may entail costs and discouragement from family members. Other reported outcomes of job involvement also include some less desirable outcomes such as work stress and workaholic tendencies. Researchers have largely ignored the undesirable effects of highly job involved persons.

Stress is specifically defined as an individual's perception of whether or not a situation is beyond his or her overall control and the weighted potential risk of the situation harming his or her wellbeing (Lazarus & Folkman, 1984). Control does not have to be actual, but just a perception of it (Averill, 1973). Perceived control is considered a significant predictor of motivation, behaviour and emotion and a lack of it has consistently shown a cause of major stress reactions (Williams & Alliger, 1994).

Studies of worker self-beliefs, such as work locus of control or job involvement are considered a promising avenue for better understanding of occupational stress reactions (Frone, Russell & Cooper, 1995). Research on the possible beneficial impact of self beliefs on work stressors is especially useful today with the increase in potential job stress due to global competition threats, higher uncertainty and ambiguity in the workplace and growth in technological change (Roskies, Louis-Guerin & Fournier, 1993). Stress is discussed in more detail later in this chapter.

Naughton (1987) has argued that high job involvement may produce "*workaholics*" and such persons may not perform well in organisations because they have a tendency to concentrate on time consuming activities rather than urgent assignments. Schwartz (1982) contended that highly involved workers may spend all their time and energy into the job in order to avoid confronting the painful realities of life.

Organisational commitment refers to the degree to which one psychologically attaches to a particular organisation, internalises the organisational goals and intends to maintain his membership in the organisation (Mowday, Steers & Porter, 1979).

On a practical level, organisational commitment is perhaps the most salient outcome of job involvement because, as Angle & Perry (1981) demonstrated, it related to several indices of organisational effectiveness such as turnover, intention to leave, tardiness rate, and organisational adaptability. On a theoretical level, it is also meaningful to link jobs and organisations together. Employees develop their psychological contracts with organisations via the specific job they were assigned. For them, jobs become the main source of situational stimuli and provide the channel to participate in the both formal and informal network. In this regard, the level of job involvement is one of a pre-condition to develop organisational commitment.

In terms of multivariate studies, Stevens ,Beyer & Trice (1978) identified job involvement as the second best predictor of organisational commitment. In contrast, Parasuramen & Machman (1987) found that job involvement was the best predictor of professional commitment, but that it was not related to organisational commitment. Finally, Brooke & Price (1989) showed job involvement to be the second best determinant of organisational commitment.

Although the importance of these outcomes is recognised, the outcomes identified in this section are not measured in this study and fall outside the scope of this study.

2.12 Other correlates of job involvement

Apart from the outcomes outlined above, there are other dimensions which impact on job involvement. These constructs include effective communication, quality of work life, well-being, diversity management and gender issues. These dimensions are now briefly discussed, even though these specific constructs fall outside the scope of the study.

2.12.1 Communication and job involvement

It is through effective communication that employees know what is expected of them, get the instructions of how to do their jobs and get a proper feedback on their work performance. It is imperative therefore that the transmission and reception of information is crucial to the running of an organisation. Effective communication seems to be related to favourable work attitudes of employees (Schuler, 1980). Porter & Roberts (1993) argued that employees, who are highly involved in their jobs and whose jobs are important to their self-worth, are more likely to be affected by the quality of communication. Because their self-worth is at stake, employees who are involved in their jobs want to perform well. As a result, these workers tend to respond positively to good communication, but negatively to poor communication. Employees, who are highly involved in their work are, therefore, more interested in effective communication because it provides them with a better control over what happens to them at work (Likert, 1993).

2.12.2 Quality of work life and job involvement

Quality of work life is defined as the “degree to which members of an organisation are able to satisfy important personal needs through their experiences in the organisation” (Suttle, 1977, p. 4). Thus the quality of work life of an individual is defined as the individual’s affective reactions to both objective and experienced characteristics of work organisation.

While job satisfaction is generally considered to be the primary indicator of the quality of work life, job involvement and organisational commitment have also been identified as important attitudinal outcomes reflective of the internal career and of the goodness of the quality of work life (Loscocco & Roschelle, 1991). Igarria, in a study carried out in 1991, concluded that the relationship between job involvement and quality of work life is not clear. In general, high levels of job involvement enhanced the positive impact on employees of factors such as autonomy, challenge and opportunities for recognition. However, these same factors had less impact upon employees with low and moderate levels of job involvement. The beneficial effects of high job involvement were tempered by the heightened effect of certain negative factors such as role conflict.

2.12.3 Well-being and job involvement

Relatively little attention has been paid to the question of how job involvement is related to mental well-being. Well-being at work can be indexed by three variables: job satisfaction, absence of psychological strain and absence of physical strain (Spector, Cooper, Sanchez & O'Driscoll, 2001). As mentioned earlier in this chapter, job satisfaction is concerned with how people feel at work; whether or not they enjoy their jobs. Psychological strain indicates the extent to which individuals are experiencing psychological distress such as anxiety and tension. Physical strains indicated by somatic symptoms associated with stress. Absence of strain, whether psychological or physical, is an indicator of well-being.

Some of the studies testing the relationship between job involvement and wellbeing have shown that involvement is related to a high level of wellbeing (Castro, 1986; Wiener, Muczyk & Gable, 1975). In other studies, the constructs appeared to be unrelated (Weiner, Muczyk & Gable 1987). A study carried out by Riipinen (1997) supported the hypothesis that the relationship between job involvement and well being depends on the basis for involvement. Job involvement was positively related to well being and the level of well being was higher in those participants with a need fulfilment in the job.

2.12.4 Diversity management and job involvement

Diversity management programmes have shown increased employee job involvement and organisational commitment (Kirby & Richard, 1996). Managing workplace diversity provides organisations with a competitive advantage through the benefits associated with a pluralistic workplace such as job satisfaction and organisational commitment. (McFarlin & Sweeny, 1992). Pluralism exists when both the majority and minority groups of employees are shaping behavioural norms, values and policies of the organisation. Personal values, in turn, play an important role in influencing the degree of job involvement of employees. Individuals express culture and its normative qualities through values they hold. Erez & Earley (1993) have argued that the way in which workers from different countries respond to motivational techniques and managerial practices depend upon cultural norms and

values. Successfully implemented diversity programmes result in a balance of organisational power and equal opportunity across all participants which, in turn, may lead to a competitive advantage for the organisation (Cox & Blake, 1991).

2.13 Importance of Job Involvement

Many theorists have hypothesised that highly involved employees will put forth substantial effort towards the achievement of organisational objectives and be less likely to leave the organisation (Lawler, 1992; Pfeffer, 1994). Conversely, low job involved employees have been hypothesized to be less committed to the employer and be more likely to leave the organisation.

From an organizational perspective, job involvement has been considered as the key to activating employee motivation (Lawler, 1986) which subsequently serves as the basis for establishing competitive advantage in business performance, personal growth and satisfaction within the workplace (Kahn, 1990). Enhancing job involvement can increase organizational effectiveness and productivity by engaging employees more completely in their work.

Compared to other work-related attitudes such as job satisfaction, job involvement has also been recognized as to be of crucial importance in organisational settings (Hollenback Connolly & Rabinowitz, 1984). The relevance of studying employees' attitudes towards their jobs lies in the assumption that job-related attitudes are associated with work behaviours. Job involvement may influence crucial behaviours such as absenteeism, performance, turnover, and organizational commitment (Blau & Boal 1987; Baba 1989; Kanungo 1982). A great deal of managerial endeavours focuses on seeking to improve employee deviant behaviours. Thus, it is important to know how job attitudes are related to the behaviours of employees and how job attitudes originate in organizations.

The importance of studying job involvement can also be argued when it offers a practical alternative for cutbacks in costs job involvement, via its influence on work behaviour, can save a substantial amount of managerial costs (Mirvis & Lawler, 1997). The change in work ethics makes employers realize that loyalty of employees

to the organization can no longer be treated as a given condition. Unless organizations are able to meet employees' needs they cannot be expected to be highly involved in their jobs or organizations. Unfortunately recent trends in cutback management are just making effective management become a more difficult challenge. The re-emergence of interest in job involvement can help managers to find a new hope.

In order to design appropriate management interventions, we need to increase the accumulation of useful knowledge on what causes job involvement and what job involvement can do for organisations.that can assist in explaining the causes and effects of job involvement.

2.14 Models of Job Involvement

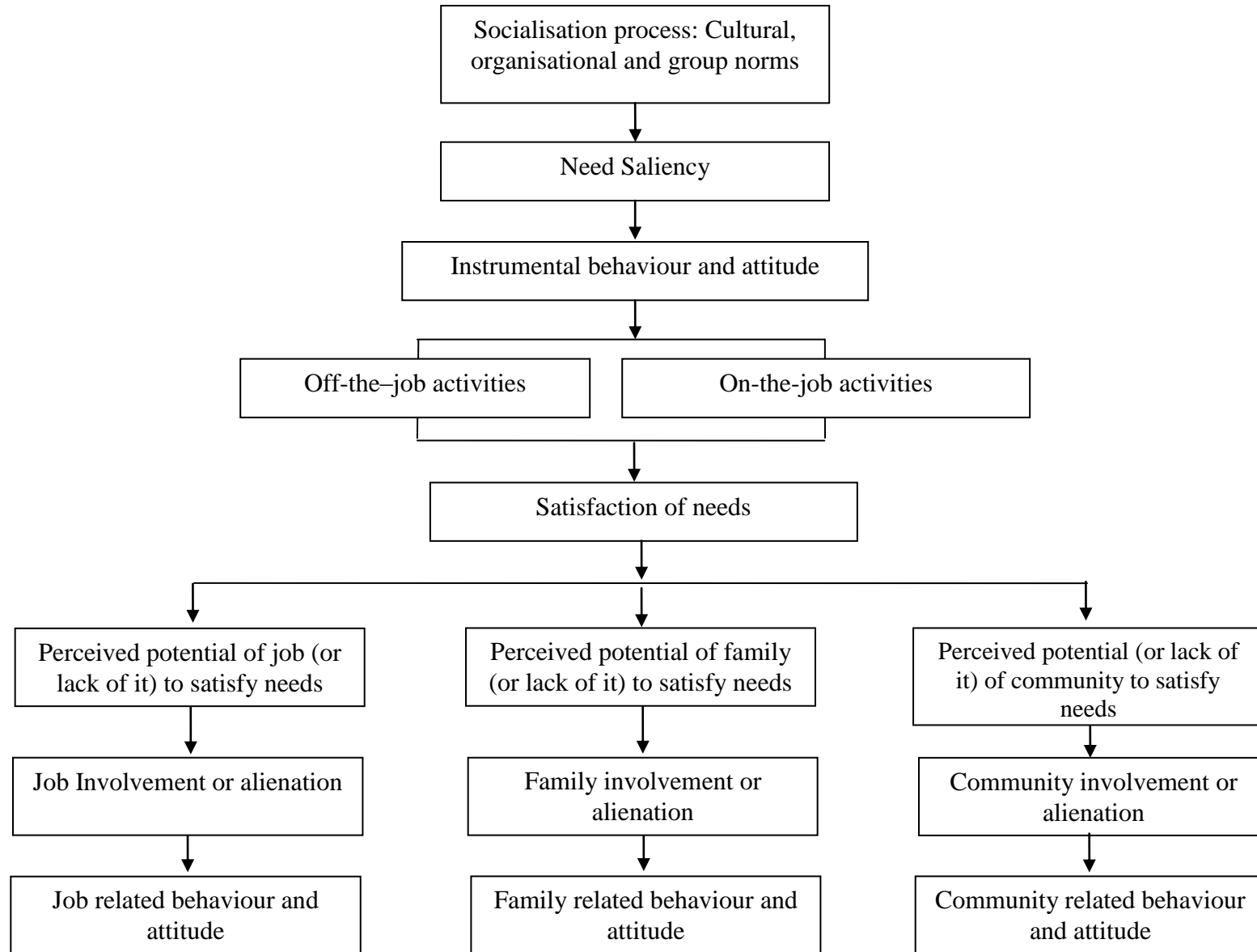
Model 1: Motivational Approach to Job Involvement

Kanungo (1982) used the motivational language because it had been used to explain other behaviours and he considered work behaviours as no exception. Furthermore, motivational constructs were already present in many explanations of work involvement and alienation phenomena found in both sociology and psychology. Kanungo(1982) viewed alienation and involvement as opposite ends of the same construct, one that described the psychological belief state of individuals . As such, the construct is bipolar and unidimensional (p. 76). Job satisfaction is clearly an affective state that includes both extrinsic and intrinsic need satisfaction. Job involvement in the motivational approach is also separated from behaviours such as participation and working overtime which are frequently equated with job involvement.

The motivational approach considers both the antecedent and the consequent conditions of job involvement. The historical causes of job alienation are factors found in the early socialisation of individuals. The contemporary causes of job alienation are the conditions of the immediate environment of the individual. The effects of job involvement may be affective, cognitive or behavioural. Internal motivation and job involvement are treated as two distinctly different phenomena. In fact, one may cause the other. The motivational framework was developed to provide an integrated, unified and parsimonious approach to job involvement.

In summary, the following assumptions capture the essence of the motivational approach: “An individual’s behaviour and attitudes exhibited both on and off the job are a function of the saliency of the need states within that individual. The need saliency within the individual depends on prior socialisation and on the perceived potential of the environment. An individual’s belief that he or she is job involved or job alienated depends on whether the work is perceived to have the potential for satisfying his or her salient needs” (Kanungo, 1979, p.132).

Figure 4: The Motivational Model to Job Involvement



(Source: Kanungo, R.N.(1982) Work Alienation An integrative approach p.83)

Model 2 : The Job Characteristics Model

The job characteristics model was developed by Hackman & Oldham in 1976 and has become a dominant paradigm in organisational behaviour literature (Evans, Kiggundu & House, 1979).

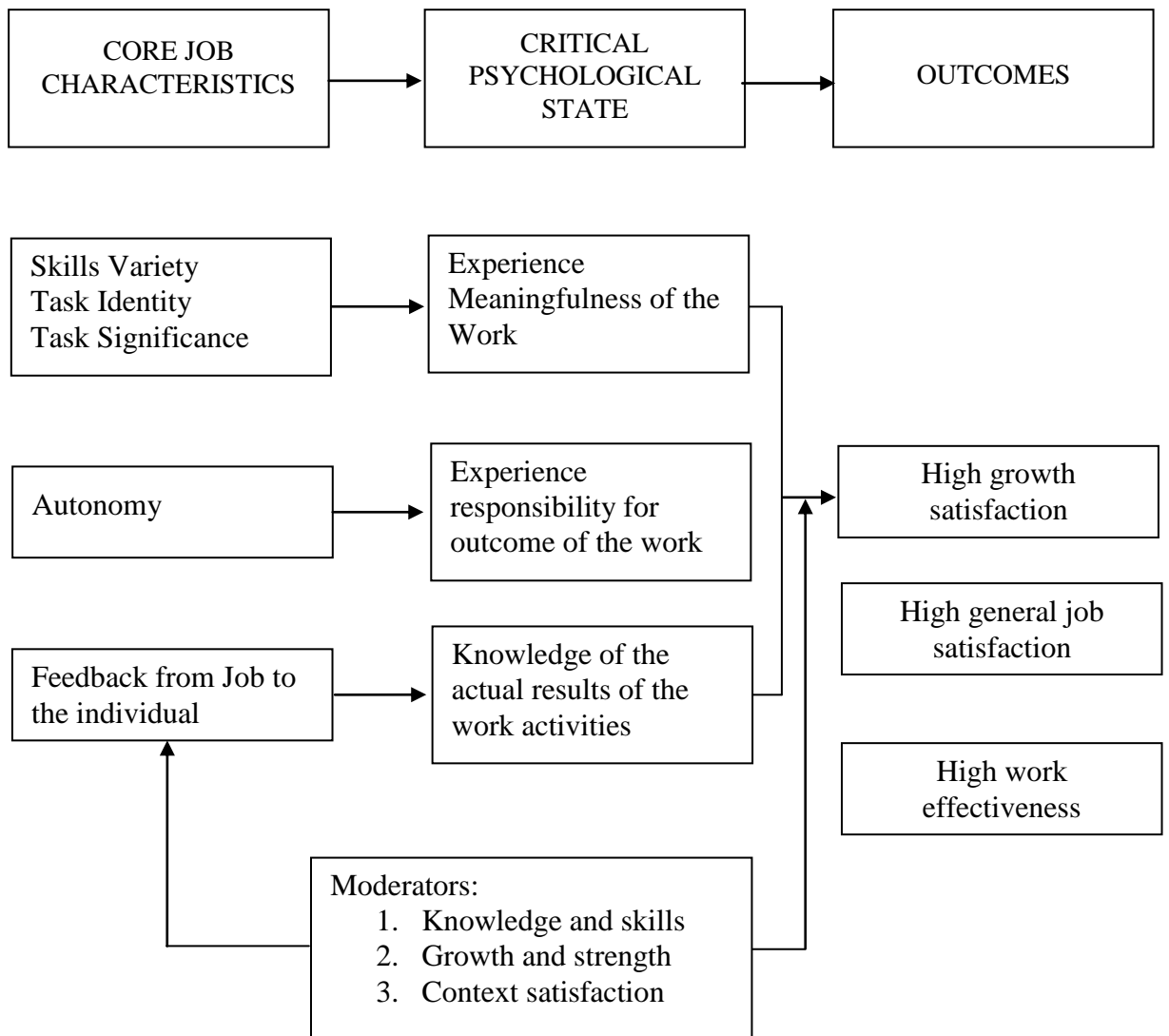
The core job characteristics in this model are: skills variety, task identity, task significance, autonomy and feedback from job to the individual. The core dimensions of the psychological variables are: experience meaningfulness of the work, experience responsibility outcomes of the work, and knowledge of the actual results of the work activities. The dependant variables used in this model are organisational commitment and job involvement and both of these variables are seen a function of job satisfaction.

Work outcomes are significantly related to job involvement and organisational commitment. The higher the job satisfaction, the higher the organisational commitment; and the higher the job satisfaction the higher the job involvement. Work-related values and exposure to management moderate the relationships in the Job Characteristics Model. The variables for work related values which are considered in this model are: power distance, uncertainty avoidance, individualism and masculinity. These work-related values are hypothesised to be moderators in the job characteristic model.

The social context of any work is influenced by the relationship between the worker's and the supervisor's work-related values. If there is congruence in the work-related values, then the relationship is assumed to be supportive and the employee will feel satisfaction with the context and that will influence the relation between the core dimensions and the psychological states. On the other hand, if the relationship is negative job satisfaction and outcomes will suffer.

The outcomes expected in this model are: high internal work motivation, High general job satisfaction and high "growth" satisfaction. These outcomes are eventually expected to give rise to organisational commitment and job satisfaction.

Figure 5: The Job Characteristics Model



Source: (Adapted from Hackman, J.R. & Lawler, E.E. (1971) 'Employee Reactions to job characteristics', p 280.)

Model 3: The Interactive Model to Job involvement

The Interactive Model holds that both individual differences and environmental circumstances affect job involvement. A review of literature on job involvement finds a dominant and consistent theme: task characteristics are believed to have the strongest effect on job involvement among those persons who are, by virtue of their personal characteristics, “predisposed” to becoming job involved. The interaction proposition presented by Lawler & Hall (1970) and Lawler (1973) is appealing in that it would recognise the importance of situational and personal influences on job involvement. The research, however, is scanty and inconclusive.

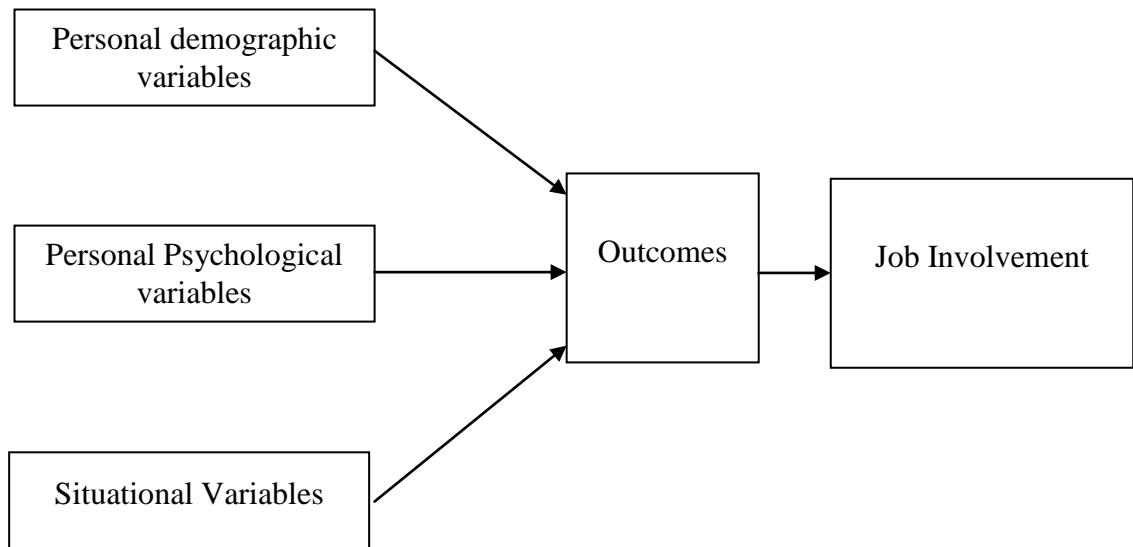
In another study addressing the interaction question, Rabinowitz, Hall & Goodale (1977) predicted interactions between individual difference measures and job scope in the prediction of job involvement. Their results did not support their hypothesis. The authors’ interpretation of the findings concluded that the effects of individual differences and job scope on involvement are interdependent and additive. They also explain that the predicted interaction did not occur since job involvement is a personal characteristic and that work related variables, such as satisfaction, behave differently from personal variables in that the work variables are susceptible to an interaction effect in the prediction of job involvement. This implies that personal variables are influenced to a lesser degree by work variables than are other work variables.

In his 1978 study, Saal reported that job characteristics and personal psychological variables showed more common variance with job involvement than did personal demographic variables. Rabinowitz & Hall (1981) cited a plethora of literature which he synthesized into a conclusion that both personal and situational variables influence the development and existence of one’s level of job involvement.

Schwartz (1982), in a theoretical presentation, argued that job involvement represents a form of obsession-compulsion, parsimony, a desire to control oneself and to control one’s environment. He described the obsessive-compulsive individual as one who finds himself at home when at work and throws himself into his work. When viewed as obsessiveness, job involvement would, therefore, be an end in

itself; the actual performance of a task would be of secondary concern to the individual .What is important to the job involved person is not doing the job, but being absorbed by it .

Figure 6: The interactive model to Job Involvement



(Source: Adapted from Lawler, E.E. & Hall, D.T. (1970) Relationship of job characteristics to job involvement, satisfaction and intrinsic motivation, p 310)

Model 4 : The identity theory of Job Involvement

Frone, Russell & Cooper (1995) examined how a person’s job role moderates the connection between work stressors and health. The identity theory posits that the role identity may influence the magnitude of the impact of role related stressors. In other words, the higher the role identity the more likely a strong reaction will occur when faced with work stressors that may impede performance. “The more salient the role identity, the more meaning, purpose and behavioural guidance the individual should derive from its enactment and, thus, the more identity should influence psychological well-being” (Thoits, 1991, p. 106) Identity threatening stressors are more likely to affect the well-being of an individual and to potentially cause psychological distress. Kanungo (1982) reported in a study of 132 full time employees from different

organisations that those who were more highly involved experienced greater anxiety, worry and apprehension about how to do the job and what outcomes were obtained.

Frone, Russell & Cooper (1995) also suggest that job involvement is a moderator of the stressor-outcome relationship. Job involvement was shown to add vulnerability in the stress reaction process and to exacerbate the relationships. However, those with high job involvement reported a significantly higher stressor reaction on those stressor outcomes that dealt directly with role-related performance. As stated by Frone, Russell & Cooper (1995, p. 7): “It is interesting to note that job involvement moderated the stressor-outcome relationships involving role ambiguity and work pressure, but not lack of autonomy. This pattern of results underscores a basic assumption of the identity theory that high levels of job involvement may only exacerbate stressor-outcome relationships when the stressor impedes role-related performance, thereby undermining an individual’s self-evaluation.”

2.15 Summary

This chapter has introduced a proposed conceptual framework for this study. The various definitions of job involvement have been discussed. The research gaps have been identified and the objective of this study has been specified. The relationships between personal demographic variables, personal psychological variables and situational variables on the one hand and job involvement on the other hand has been discussed.

A number of related terms employed and measured in this study have also been defined and discussed. Other correlates of job involvement such as communication, well-being, diversity and gender issues have also been elaborated. Various outcomes of job involvement have also been outlined. It was, however, pointed out that these outcomes fall outside the scope of this study. The importance of job involvement has also been discussed. The next chapter outlines the context within which this study was employed.

CHAPTER 3: THE BANKING SECTOR IN MAURITIUS AND JOB INVOLVEMENT

3.1 Introduction

This chapter gives a detailed description of the context within which this study of job involvement in the banking sector in Mauritius was carried out. The major changes in the Mauritian banking sector can be broadly classified under the following categories: regulatory changes Kukanesan, Muellar & Gustovic (2006), deregulation of financial services (Keeton, 2001), financial competition (Nickerson & Sullivan, 2003), globalisation (Comin & Hohijn, 2004) and technological changes (Ingham & Thompson, 1993). The literature review describes how these radical changes have impacted on the strategies and structures of banks and, subsequently, on the job involvement of bank managers.

Organisational changes and development in the Mauritian banking sector have been marked by the introduction of new financial products such as smart cards, digital money. The increasing use of internet transactions has led to a gradual decline of face-to-face contact in banking services (Furst, Lang & Nolle, 2002). Discernible customers resort to banking at ATMs and online transactions; but with certain disillusionment with technology, banks still need the brick-and-mortar structures and face-to-face contact as traditional components of competitive advantage (George & Hedge, 2004). Notably, the financing strategy of banks is frequently a potential determinant of internet banking (Malhotra & Singh, 2007).

The introduction of new technology and computerised banking operations have affected the level of job involvement and subsequently impacted on the personal demographic variables, the personal psychological variables, as well as the situational variables of bank managers in Mauritius. This chapter includes a discussion of the implications and outcomes of the major technological, regulatory and global changes for the job involvement of bank managers. A summary of the salient features is also included at the end of this chapter.

3.2 The impact of changes in the banking sector on job involvement

Banks operate in a market characterised by major changes such as an impressive increase in mergers, acquisitions and strategic alliances, privatisation and the entry of new financial services organisations. Top managements of banks should therefore redefine their human resource methods and systems to focus on job-related competencies of employees (Vakola, Soderquist & Prastascos, 2007).

At a time when the banking industry in Mauritius witnesses fierce competitive pressures and faces an increasingly discerning clientele, it is imperative for banks to differentiate strategically from its competitors by improving service quality in responsiveness to customer demands. The job involvement of employees is a crucial factor in ensuring that the banking services are provided in a courteous, friendly and competent manner by the personnel (Combs & Bourne, 1995). The overall organisational performance and effectiveness of a bank can be improved by reducing customer complaints, enhancing productivity and delivering a high quality service consistently.

Banking is the linchpin of financial activities in Mauritius. As banks face deregulation, increasing competition from other financial and non-financial institutions and continuously evolving customer demands, banks are forced to adopt proactive approaches in order to survive and succeed (Yavas & Mahmood, 2001). Banks should adopt operational tools and technologies such as root cause analysis, benchmarking and process reengineering in order to reduce customer complaints, increase productivity, deliver high quality services and enhancing organisational performance (Chen & Sok , 2007).

With the opening up of the financial sector, and in particular the banking industry, much of the protection from competition accorded to domestic banks in Mauritius is now gone. The banking business has undergone changes in the regulation of the sector, changes in consumers' demand for services, technological changes and the entry of new competitors from business outside banking (Gardener, Howcroft & Williams, 1999) Banks must become providers of value and they must do it differently from each other in order to differentiate themselves, improve their results

and increase their future possibilities of survival (Lapierre, 2000). The ability to manage cost and being efficient are expected to be crucial to profitability and continued survival in new and competitive banking environment (Lim & Randhawa, 2005).

Financial deregulation and financial liberalisation do not necessarily lead to an improvement in the efficiency of banks. Gilbert & Wilson (1998) found that Korean banks responded to privatisation and deregulation by substantially altering the mix of inputs and outputs, yielding changes in productivity. Bhattacharyya ,Lovell & Sahay (1997) carried out a study of effects of liberalisation on Indian banks and found that there was an overall improvement in the efficiency of Indian banks. On the other hand, Leightner & Lovell (1998) found mixed results with the total factor productivity declining for local banks and increasing for foreign banks in Thailand.

Employment of managers in the banking sector in Mauritius has been characterised by job security, high remuneration, interesting pay packets, attractive fringe benefits and a visible career path. Restructure of banks following regulatory and legislative changes, as well as cut-throat competition resulting from the introduction of technology, and globalisation has led to human related problems such as compressed career paths, job insecurity and performance related pay schemes. These problems have affected the job involvement of bank managers to a certain extent and decreased the motivation of employees, as well as their commitment towards their employer due to a lack of career alternatives (Avkiran, 1999). Women managers in banks prefer to decline top-jobs than making sacrifices in family responsibilities. (Davidson & Burke, 2004).

It is important to emphasize at this point that personal and situational variables could play a crucial role in moderating employee response to the restructuring process taking place in banks in Mauritius. Therefore, banks should unleash talents and motivations of all employees if they are to achieve peak performance (Katzenbach, 2000). Organisational performance has begun to emphasize on positive organisational concepts and positive emotions (May Gilson & Harter, 2004).

The implementation of financial sector reforms has significant impact on the internal and external environment of banks. Liberalisation and deregulation have presented to banks many new challenges such as the need for efficient management of funds, need to harness technology, need to satisfy the ever increasing expectations of customers.

The major financial sector reforms are hereby discussed in greater detail.

3.3 Regulatory Changes.

Banks are facing immense challenges to realize sustainable profits. Regulations such as Basel II and IAS 39 are providing the impetus for banks to establish a foundation for solid performance management (Convery, 2003).

Prior to 1994, banks in Mauritius operated in a relatively safe and protected environment. With such a regulated environment there was relatively a low level of competition among banks in Mauritius. Following deregulation in 1994, the protected environment of the Mauritian banking system disappeared. The most significant areas of deregulation in Mauritius have been the abolition of exchange controls, removal of controls over bank lending, liberalisation of interest rates and decrease in cash ratios. Banks started to face cut throat competition, not only from these banks, but from non-bank financial institutions as well. Deregulation of financial services unleashed competitive forces and banks started to offer innovative products and financial services. Customers had the opportunity to shop around for financial services and banks had to cut down costs in order face competition.

The Banking Ordinance 1958 was replaced by the Banking Act 1971 which gave powers, inter-alia, to the Bank of Mauritius to inspect banks. In 1988, the Banking Act 1988 was introduced which modernised the existing banking legislation, redefined the criteria for licensing and de-licensing of banks, introduced new concepts such as the control of large exposures of banks, gave scope for implementing capital adequacy standards and set the stage for broadening the banking base by introducing the licensing of offshore banks. Exchange control was

gradually removed in the meantime and, in 1994, Mauritius signed the Article VIII of the IMF membership which led to the removal of control on both international current and capital transfers. Mauritius opted for a liberalised financial sector governed by the rule of market forces, having sharply broken off from the quantitative controls and administered prices. A new Banking Act was passed in 2004 which introduced major changes in the financial sector in Mauritius with a view to exercise better control over commercial banks.

Liberalisation of the financial market was accompanied by a matching dose of bank market regulation and supervision in keeping with universally accepted standards in developed financial markets. The thrust of regulation and supervision was directed towards management of risk and the enhancement of transparency towards the public. In terms of risk management, banks are required to observe a minimum risk-weighted capital adequacy ratio, objective criteria for provisioning with respect to non-performing advances, observance of overall foreign exchange exposure limits, monitoring of large exposures to single or related borrowers and periodic reports by banks and their auditors on the adequacy of internal controls and systems. The adoption of these parameters is expected to lay down the rules of good governance and promote banks as a stable repository of public wealth and as efficient links in transmission mechanism of monetary policy.

The Government passed the Foreign Exchange Dealers Act of 1995, which provided for the licensing of money changers and foreign exchange dealers. The objective was to introduce a greater number of market participants on the foreign exchange market with a view to heightening the element of competition. Following the liberalisation of the financial sector, the Bank of Mauritius regularly issues guidelines to banks. These guidelines require banks to adopt liquidity management policies so as to ensure that at all times they can meet payment obligations. Banks are required to report to the Bank of Mauritius every six months on the status of their liquidity policies. The major changes introduced in the banking sector in Mauritius since 1967 are detailed in Figure 7.

Figure 7: Major regulatory changes in the Banking Sector in Mauritius

Major Regulatory Measures (1967 to 2009)	Year
1. Administration of exchange control taken over by Bank of Mauritius	September 1967
2. Introduction of a minimum cash ratio of 5.0 per cent	April 1969
3. First Issue of Government Stocks	April 1970
4. Issue of 91-day Treasury Bills on tap	January 1972
5. Fixing of overall credit ceilings	January 1974
6. Introduction of a minimum non-cash liquid assets ratio of 25.0 per cent	February 1978
7. Minimum cash ratio is reduced from 12.0 per cent to 10 per cent and non-cash liquid assets ratio is maintained at 30.0 per cent	February 1983
8. First step towards exchange control liberalisation	June 1987
9. Issue of Bank of Mauritius bills in replacement of treasury bills	July 1991
10. Ceilings on bank credit to priority sectors are abolished	July 1992
11. Gradual liberalisation of the financial system as well as payments and transfers for current account transactions.	Sept. 1993
12. Suspension of exchange control –free capital transactions	July 1994
13. Minimum cash ratio reduced to 8.0 % and non-cash liquid assets ratio reduced to 20.0 %	July 1996
14. Minimum capital of all banks ,domestic and offshore, is increased from Rs25 million to Rs50 million.	January 1997
15. Minimum cash ratio reduced to 6.0 % and non-cash liquid assets ratio reduced to zero per cent	July 1997
16. Minimum capital of all banks is increased to Rs75 million	January 1998
17. Minimum cash ratio reduced to 5.5	June 2002
18. Minimum capital of all banks is increased to Rs200 million	October 2004
19. Banks are free to lend to various sectors of the economy	October 2006
20. New terms and conditions for money changers	August 2007
21. Islamic banking services and related Regulations	July 2008

Source: Bank of Mauritius , Annual Reports

3.4 Competition

Increases in competition, globalisation and the speed of change have helped underline the importance of workplace learning in banks as a key element to survival and success (Rowden & Conine, 2005). Moreover, a large part of employee job satisfaction was attributed to the availability of learning opportunities on the job. This was confirmed by Rowden & Ahmed (2000) in a study they carried out for the banking industry in Malaysia.

Competition among banks not only lead to a wide product choice and diverse distribution channels, but to a significant reduction in banking charges and also tailored financial products to meet individual customer needs. Advanced information sharing and communication technology enabled non-bank financial institutions and insurance companies to enter into competition with banks and offer similar financial services. The various sources of competition banks had to face were:

- (i) Competition for market share for the different categories of lending;
- (ii) Competition for deposit mobilisation;
- (iii) Competition caused by new market entrants; and
- (iv) Competition arising from latest technological developments.

In conditions of stiff competition in the banking sector when the supply side is at an enduring disadvantage, not reaching up to the expectations would mean the migration of dissatisfied customers to the laps of competitors (George & Hedge, 2004).

These factors were expected to push the drive for competition in the banking sector, as well as in related areas in the financial sector. Some consumers of financial services, such as the large corporations, are geared to move in step with banks as they adopt the electronic standard for carrying out transactions. Others may be less equipped to keep pace. In such a context, it is necessary to adopt explicit and acceptable rules of behaviour to all participants on the financial market

3.5 Globalisation

The inevitable move towards a global financial system, more specifically in the banking sector started in the late 1990s and presented a major challenge to the business world. (Comin & Hohijn, 2004). The international integration of financial services was fostered both by the removal of barriers to cross-border transactions by deregulation, as well as the cost reduction brought about by new technologies. Global retail electronic transactions were enhanced by the increased acceptance of electronic communications and advances in the security of electronic transmissions.

As Mauritius integrated more firmly with regional and international markets, the flow of funds on the market increased substantially. These considerations have necessitated infrastructural development in the financial sector. One response has been for banks to employ information technology more extensively so as to cope with the rising volume of transactions, as reflected in a more widespread use of cards, ATMs and on-line services. At the national level, the Bank of Mauritius has put in place the Automated Clearing and Settlement System based on real time gross settlement principles. This has transformed the domestic financial market by emphasising the need for closer liquidity management and bringing the Mauritian payments system to a higher level of development, matching the speed, levels of integration and security in the most developed financial markets.

Advanced technology has facilitated the globalisation of the banking industry in Mauritius. The increasing use of technology due to the sharp increase in globalisation has led to unprecedented organisational changes and human resource strategies in the banking industry in Mauritius. Globalisation has also led to an inflow of intellectual capital which includes technology, customer information, brand name and corporate culture of international banks (Pen Chen Goh, 2005). This intellectual capital provide banks with a competitive advantage and can be put to create wealth (Bontis, Keow & Richardson 2000).

Human resource management is a function which is closely linked to the performance or effective utilisation of other factors of the organisation. As the efficiency of other factors of organisation largely depends on the efficiency of human

resources, proper HRM policies and framework will be the key factors of survival and success of the banking sector in Mauritius. Intellectual capital has become the key resource for value creation. This is especially true for the banking sector where the value added of banks and individuals is directly related to their knowledge and intellectual capital (Bontis, op cit 2000).

3.6 Technological changes

Technology has brought about a significant change in the nature of retail banking. The increasing use of credit cards and plastic money has forced banks in Mauritius to offer new and modern financial instruments. Technology has made it possible to completely bypass the branch structures when offering services to customers. The use of technology in the provision of financial services had impacted in two ways: it has improved the convenience of customers and brought about a significant reduction in the cost of provision of banking services.

Technology has improved the convenience of customers through the following:

- Withdrawal and deposits through the Automatic Teller Machines (ATMs)
- Payment of goods and services through the electronic transfer of funds
- Access to accounts through the internet banking
- Extensive use of plastic money
- At corporate level customers can have access to data and receive reports.

New technology, in the form of computerised banking operations, has impacted radically on the strategies and structures of banks (Holden, 1999). Increased communication and other human resource management initiatives are sending messages to the workforce that they are an essential part of the bank, to be valued and imbued, with a sense of commitment. Employee participation is seen by management as a motivator through empowerment and commitment (Lincoln & Kallerberg, 1990).

The main objectives of banks are productivity, profitability and long term growth (Harvey, F., Sevastopulo, D., Balch, O., Rigby, E., & anors. 2006). Employees, on the other hand, are increasingly concerned about employability, career advancement, job satisfaction and capacity to perform effectively (Sneider, 1983).

Financial and technological innovation and the ensuing competition in the provision of financial services worldwide have contributed, over the past decade, to heighten the nature and amount of risk taking in the financial sector. The Bank of Mauritius has pursued its goal of supervision with the objective of maintaining public confidence in the banking system.

3.7 Changes in customer profile

Changes in customer profile can be basically categorised as either changes in demand for financial services or changes in customer behaviour. Demographic factors account for a higher demand for retail banking services. For example, an ageing population and changes in customer life styles, as well as increased time spent in education and training, changes in work-leisure preferences and changes in family structures and experiences. The banking customer is willing to shop around between financial transactions and convenience defined by “anyhow, anywhere, anytime” service delivery.

Consumers are becoming more knowledgeable and demanding in an increasingly innovative and financial environment in Mauritius. Domestic banks will not only have to compete locally, but also set up defensive strategies against global competition from abroad (Khong & Richardson, 2003). Banking institutions should perhaps re-examine their operations management to ensure competitive advantage.

The quality of banking service is determined by the ability and willingness of an employee to wilfully and emotionally take part in the context of service production. Human capital, more specifically, job involvement of workers is amongst the major drivers of service performance. Employee satisfaction indirectly affects the underlying drivers of customers’ value perceptions about the overall quality of service (George & Hedge, 2004).

3.8 An overview of the nature of changes in the banking sector

As Mauritius is a full-fledged exchange economy interfacing with international financial markets, it is critical that confidence in its banking system is undisputed. High professional standards and market skills will continue to be the priorities of the authorities who have targeted the financial sector as one of the main pillars of the economy. To be effective players in a global financial market, banks will need to reinforce the competitive environment in which they operate, seek alliances in the regional economies and open up the range and diversity of services on offer. Sound relationship banking based on mutual confidence will set the stage for banking sector development involving an environment free of constraints to international current and capital flows. A sound reputation, backed by a strong business culture, speed and efficiency of execution, state-of-the-art technology and excellent economic relationship with regional economies are the main factors driving Mauritian banking activity offshore more forcefully.

A number of changes introduced into the banking system in Mauritius such as proper accounting standards, changing management culture, legal reforms, establishment of special commercial courts of justice to deal separately with bad debt cases and the correct valuation of client company assets also helped to the proper functioning of money, foreign exchange and capital markets. The legal and regulatory framework associated with restructuring and privatisation of banks has taken into account issues relating to bad debt provisioning, quality of bank management, adaptation of information technology and development of human resources in banks.

3.9 Implications of these changes for policy and practice in banks

One of the objectives of this study is to examine the impact of demographic and situational variables on the job involvement of bank managers in Mauritius. It is evident therefore that the impact of restructuring of banks resulting from technological and legislative changes on job involvement of employees in these organisations should be taken into consideration. Along the same lines there is also a need to consider the organisational policies and human resource strategies adopted by these banks to mitigate the negative impacts of these changes on the job

involvement and career prospects of banks managers in their respective organisations.

Bank employees have a much higher involvement in the final stages of the output and play an active role in influencing the decisions taken. Provided that this is a carefully managed process, the delegation of greater responsibility to relatively less experienced staff is expected to bring major benefits to them. These include a greater sense of ownership by staff in the banks' core functions, a stronger incentive to achieve excellence, quicker turnaround in work and a faster development of skills and knowledge.

The values reflect the culture that has developed within the bank—a culture of openness, individual responsibility and accountability, teamwork and the pursuit of excellence. As banks have evolved, the profile of their staff has changed quite significantly. In earlier years, most of the bank's staff were long-term career staff, many of whom joined the bank straight from the school or university. This trend is increasingly changing. Today, bank staff comprises a small core of bank career specialists who remain with the banks for a large part of their career. This group is surrounded by a circle of skilled and experienced professionals who typically spend only five to ten years with the banks.

Therefore, there is a need to develop an environment where employees can maximise their potential. Banks should therefore take initiatives to develop leadership skills, enhance teamwork, encourage greater individual responsibility, manage performance and foster on-going staff development. Training has to be flexible enough to fit with the different training styles of bank employees. Commercial banks can provide training courses which are specific to the organisation's tasks and employee needs (Chen & Sok, 2007).

Human resources management in banks should include all aspects of recruitment and selection, job design and evaluation, training and development and succession planning. Banks should have to give careful consideration to rewarding and motivating staff as part of the bank's overall effort as bank employees value different aspects of the employment relationship . Research also shows that the motivating

factors valued are not necessarily related to demographic factors such as gender, experience, qualifications and profession.

Another aspect of motivation in banks is employees' sense of job involvement and their capacity to contribute to the banks' output. It has also been found that factors such as the nature and variety of work, the scope of development, the scope to progress in the banks, and the work environment are all important ingredients in the motivation of staff and financial performance (Hussain, 2005). Human capital is among the most important drivers of service performance. The quality of service in the banking sector in Mauritius will be determined by the ability and willingness of employees to be highly involved in the concert of service production. Demonstrating linkages among employee satisfaction, customer satisfaction and bottom line financial results banks will provide critical information that justifies investment in people and appropriate socio-technical systems (Yavas & Mahmood, 2001).

3.10 Summary

The banking sector in Mauritius has grown from a few institutions primarily involved in deposit acceptance and trade finance into a complex multi player markets where large number of commercial banks, financial institutions and specialized banks are operating with a wide range of services and activities. Banking has become complex within the financial market and has direct linkages with an overall national growth.

Corporate goals are translated into viable realities and profits only with human resources who play a crucial role in achieving the desired results. Even a high automation would require proper manpower resources to make things happen. For many of these employees, job security, a comfortable wage packet and a well-defined career path have been crucial factors which retain them in organisations

Like other organized sectors, the banking sector requires a multi skilled manpower comprising of professionals and support staff. With liberalization of activities within this sector, banking has turned itself into a more market-based business where banks have expanded their reach more to customers' door steps in a big way to render

banking more practical. This has further highlighted the need for proper deployment of manpower, as well as a high level of job involvement of bank employees, to run banks efficiently and attract new customers.

This chapter has discussed the major changes namely deregulation, competition, globalisation and technology that have taken place in the banking sector in Mauritius and how this has impacted on the management of human resources in banks and subsequently job involvement of managers. In the next chapter, the research methodology employed in this study will be examined in detail.

CHAPTER 4 - RESEARCH METHODOLOGY

4.1 Introduction

The previous chapters provided the theoretical context for this study. In this chapter, the key research questions and various hypotheses formulated and the research methodology employed in this study are discussed. This includes a discussion of the research design, the sampling frame and the data collection methods utilised in this study. The job involvement surveys utilised in this study are discussed and their relevance in the Mauritian context is outlined. The application of the statistical package employed for the analysis is briefly outlined and the statistical techniques applied in the analysis are indicated. The validity and reliability issues in relation to this research is reported and discussed and, finally, some limitations of this study and consideration of ethical issues are highlighted.

This study is an attempt to fill the gap in management literature on job involvement in Mauritius by empirically investigating managers' job involvement as evident in the Mauritian banking industry. The research objective of the study is twofold:

Firstly, to examine the nature of job involvement of Mauritian bank managers and, secondly, to determine the impact of personal variables (including personal demographic and personal psychological variables), situational variables (also referred to as organisational health variables), and job satisfaction on the job involvement of bank managers in Mauritius.

The major research questions examined in this thesis are outlined below.

RQ1: What is the nature of job involvement of Mauritian bank managers?

RQ2: What is the nature of certain independent variables (including personal psychological variables, situational variables and job satisfaction) which impact upon the job involvement of Mauritian Bank managers?

RQ3: Is there a significant relationship between personal demographic variables including: (1) gender; (2) age; (3) management level (4)

educational qualifications; (5) background; (6) marital status (7) length of service; and (8) number of dependent on the one hand; and job involvement on the other hand.

RQ4: Is there a significant relationship between personal-psychological variables including locus of control ('internal', 'chance' and 'powerful others') on the one hand, and JI on the other hand?

RQ5: Is there a significant relationship between situational variables (organisational health variables) and job involvement

RQ6: Is there a significant relationship between job satisfaction and job involvement?

To answer the research questions above, 11 hypotheses have been generated. These hypotheses are outlined below. Owing to the mixed research findings in the literature pertaining to the impact of the independent variables on job involvement variables and since there is in the literature no empirical research on these relationships within a Mauritian context, null hypotheses were employed. The significance of the task in employing tests of null hypotheses was to establish whether a relationship exists between personal variables (including personal demographic and personal psychological variables), situational variables (also referred to as organisational health variables), and job satisfaction on the one hand, and the job involvement of bank managers in Mauritius on the other hand.

Where a null hypothesis is rejected, a significant statistical relationship exists between the independent variables and dependent variables (Zikmund, 2003). Hypotheses $H1_0$ to $H8_0$ relate to research question 3 which examines the relationship between personal demographic variables including: (1) gender; (2) age; (3) management level; (4) educational qualifications; (5) background; (6) marital status; (7) length of service; and (8) number of dependents on the one hand; and job involvement on the other hand.

H1₀: There is no significant relationship between the gender of bank managers and their job involvement.

H2₀: There is no significant relationship between the age of bank managers and their job involvement.

H3₀: There is no significant relationship between the managerial level of bank managers and their job involvement.

H4₀: There is no significant relationship between the educational qualifications of bank managers and their job involvement.

H5₀: There is no significant relationship between the background of bank managers and their job involvement.

H6₀: There is no significant relationship between the marital status of bank managers and their job involvement.

H7₀: There is no significant relationship between the length of service of bank managers and their job involvement.

H8₀: There is no significant relationship between the number of dependents of bank managers and their job involvement.

H9₀ relates to the fourth research question: Is there a significant relationship between personal-psychological variables including locus of control ('internal', 'chance' and 'powerful others') on the one hand, and JI on the other hand.

H9₀: There is no significant relationship between locus of control of bank managers and their job involvement.

H10₀ relates to research question 5: Is there a significant relationship between situational variables (organisational health variables) and job involvement.

H10₀: There is no significant relationship between situational variables (organisational health variables) and the job involvement of bank managers.

H11₀ relates to research question 6: Is there a significant relationship between job satisfaction and job involvement of Mauritian bank managers?

H11₀: There is no significant relationship between job satisfaction of bank managers and their job involvement..

4.2 Research Design

Research design is necessary to express the structure of the research problem and to clarify the plan of investigation used to obtain empirical evidence in relation to the problem (Kerlinger,1986).

The research design and methodology of a study falls within a particular research paradigm. Kuhn (1962) defined a paradigm as a framework of beliefs, values, orientations and techniques shared by the members of a specific professional community. This study employs a positivist research paradigm. According to this paradigm the researcher is concerned with gaining knowledge in a world which is objective using scientific methods of enquiry. In this paradigm the researcher is also concerned with research methods which are quantitative in nature including experiments and surveys. Methods of analysis aligned with this paradigm frequently employ statistical or mathematical procedures.

Furthermore, conclusions drawn from the research provide evidence to support or dispel hypotheses generated at the onset of the research. The emphasis is on measurement, whether this be of attitudes and opinions by means of surveys and questionnaires or by means of experimental activities.

In line with this paradigm, quantitative methodology is utilised in this study by employing a survey in the form of a self-administered questionnaire. The main objective of this questionnaire is to understand the relationship between JI and various constructs as outlined in the previous section.

Quantitative research is used to quantify data and as such generalize the results from the sample to the population. With a well structured data collection, it is possible to carry out in-depth analysis and eventually recommend a final course of action (Malhotra, 1996).

Zikmund (2003) generally refers to three types of research designs: descriptive, exploratory and causal. This study contains a mix of these three designs. This study

is descriptive in nature because it there has been a paucity of research in relation to the research topic examined in this study and it provides data about a specific sample drawn from a population being studied.

Exploratory research tends to attempt to classify the nature of problems and to develop hypotheses to be tested in a future study. This study is not an exploratory study in the pure sense because specific hypotheses are stated in view of former research on the specific topic area. However, it is exploratory in the sense that because there is not a proliferation of subject material that exists in this area; it is anticipated that managers can gain a better understanding of the problem in a broad sense; and it is hoped that the proposed study will serve as a jumping-off point for further research into more specific areas. This study can also be classified as causal research because it seeks to discover the effect that certain variables have upon others.

4.3 Data Collection and Measuring instruments

The main method of data collection utilised was the survey methodology. Survey methodology was adopted to gather a large amount of relevant data as efficiently and effectively as possible. The questionnaires were chosen on the basis of information needed in respect of the research questions. The survey instrument was adapted from previously used and validated questionnaires. The questionnaires employed in this research included the following scales:

- the Job Involvement Scale developed by Agarwala (1978) to measure job involvement
- The personal variables construct included two sub-categories including demographics and psychological constructs. The demographic variables were measured by including a demographic section in the questionnaires focussing on age, marital status, management cadre, length of service, previous experience, number of dependants, educational qualifications and background (urban or rural). The psychological variables included locus of control (internal and external). Locus of control was measured by the scale developed by Rotter in 1975 and commonly known as internal-external locus of control scale.

- The situational variables were measured by the Organisational Health Index scale which was developed by Sayeed in 1980.
- Job satisfaction was measured by employing the Job Description Index Scale developed by Smith, Kendale & Hulin (1969) and the Minnesota Satisfaction Questionnaire (1982).

The Job Involvement Scale was slightly modified in order to make it more useable and cultural sensitive in the Mauritian context. The cultural values in Mauritius are the same as in Indian studies on work values, dimensions of work, motivations and effort-reward relationships and present a picture different from that in the west where JI measures have been developed. Accordingly, Agarwala (1978) developed and standardised a 32-item JI scale in the Indian context which is free from many of the shortcomings of the other existing scales discussed here. Therefore, the 32 item scale as developed and standardised by Agarwala has been utilised in this study.

The particular measuring instruments presented were in the following order: personal demographic information, job measures, locus of control measure, organisational health measure and job satisfaction measure. The questionnaires were submitted to several academics with knowledge of the underlying constructs in this study and they were asked to provide feedback on the appropriateness of each item within the Mauritian context. A pre-test of these individual items was affected in order to ensure consistency and smooth out pertinent issues, thus enhancing the content validity of the questionnaires: five interviews with bank managers in order to establish the content validity of the questions for use in Mauritius.

The main measuring instruments are now briefly discussed.

4.3.1 Job Involvement Scale

The job involvement scale developed by Lodahl & Kejner (1965) has been widely used in sales research, but several key problems have been associated with its use. First, the L&K scale's dimensionality appears to vary by occupation (Lodahl & Kejner 1965; Rabinowitz, Hall & Goodale 1977; Saleh & Hosek 1976). That is,

depending on the occupation of the study sample, a different number of dimensional outcomes have been created based on the same 20 scale items. Second, although the L&K scale contains multiple items purporting to tap the domain of the construct of job involvement, it also includes a global item (#15) imbedded within the scale: “I am very much personally involved in my job.” Citing the domain sampling model, both Churchill, Ford, Hartley & Walker (1985) and Nunnally & Bernstein (1994) caution researchers to avoid global items in favor of, instead, using reliable and valid multi-item scales to properly represent the domain and measurement of a construct. Including a global item within a multi-item scale may be problematic, and in this case the global item has been specifically demonstrated to produce instability in dimensionality and results when the L&K scale is subjected to rigorous psychometric evaluation.

Third, the Lodahl & Kejner scale has been shown to exhibit questionable validity with a salesperson sample (Ramsey, Lassk & Marshall 1995). These mixed results led Ramsey, Lassk, & Marshall (1995) to cast doubt on the nomological validity of the Lodahl & Kejner scale in a sales setting. Fourth, prior correlation analysis has revealed that many of the items within this scale did not significantly correlate with each other and the majority of those that are significant did not have large correlation coefficients (Ramsey, Lassk & Marshall 1995).

Fifth, for some time the trend in measurement of business related constructs has been toward brevity of scales (Comer, Machleit & Lagace 1989). In today's fast-paced environment of selling and sales management, it is increasingly difficult to obtain company cooperation for administering lengthy questionnaires due to time constraints of busy people.

As a response to these issues, as well as the changes in the banking environment highlighted earlier, this study employed a job involvement scale specifically designed for use in bank settings. The present study utilised a 32-item JI scale developed by Agarwala (1978). In developing this scale, JI has been operationally considered as an individual's willingness to invest himself in pursuit of job activities perceived to be meaningful. The 32-item JI scale is a comprehensive measure of JI because it contains seven known and five new dimensions of JI. The dimensions not previously reported are: job longing, work underload, persistence, task completion,

sensitivity and job saliency. This JI scale uses a Likert-type response continuum: strongly disagree, agree, slightly agree, slightly disagree, disagree, strongly disagree.

The Agarwala JI Scale possesses convergent and discriminating validity utilising the multitrait-multimethod matrix analysis technique employed by Campbell & Lee(1988). Another evidence of the validity of this JI scale is its correlation of 0.85 with Lodhal and Kejner's abbreviated JI Scale. The 5-item abbreviated scale of the 32- item JI scale also correlated with Lodhal & Kejner's 5-item JI Scale. The construct validity of this JI scale has been demonstrated by correlations of JI scores with other variables in the predicted direction (Pathak, 1982b).

4.3.2. Locus of Control Scale

Locus of Control (LOC) refers to an individual's personal belief that the events which occur in life are either a result of personal control and effort, or outside forces such as fate and luck.(Spector,1988) Perception of positive and negative events as being consequences of one's own actions and thereby under one's own personal control is known as internal LOC. In contrast, external LOC refers to the perception of positive or negative events being unrelated to one's own behavior and thereby beyond personal control (Chung & Ding,2002).

The theory of LOC was derived from Rotter's Social Learning Theory of 1954. In his studies he asserted that a person who entered a situation with expectancies concerning the probable outcome of his possible behaviors was either internal or external in nature. Twelve years later, Rotter published his Locus of Control Scale to measure generalized perceptions of individuals toward internal or external LOC. A Multidimensional Health Locus of Control Scale (MHLC) was developed in 1976 (Wallston, Wallston & DeVellis, 1978). As an alternative tool, the MHLC could identify not only an individual's tendency toward internal or external behaviors, but further divide those who perceived control as coming from somewhere other than from within as blaming fate and luck or what became known as "powerful others".

According to Spector & O'Connell (1994), organisational researchers have typically used Rotter's internal-external locus of control scale (Rotter, 1990) to measure

general control orientation, yielding a single score on a scale from highly internal to highly external. Rotter's scale is general and relevant to a large number of situations. However, recently some researchers have attempted to improve the validity of LOC measures by using multifaceted dimensions and devising scales specifically for a particular type of work (Furnham & Steele, 1993).

Silvester, Anderson, Anderson-Gough & Mohamed (2002) incorporated the prediction of causality in their self-reinforcement model of scale with internal and external control factors. They argued that an individual's subjective probability of success was determined by perception of competence in relation to an internalized standard of excellence. They also suggested that success-oriented individuals preferred tasks and activities with an intermediate level of difficulty. Caracosta & Michaels (1986) found students with an internal LOC were more likely to successfully adjust to the academic demands and social conditions of college.

With regard to socioeconomic status (SES) and LOC, Miller, Kets de Vries & Toulouse (1982) confirmed that higher SES has been positively associated with internal LOC. That is, the more a person perceived life events as being within their control, the more likely he/she was to achieve social and economic advancement.

Spector, Cooper, Sanchez & O'Driscoll (2001) noted a great deal of research linked internal LOC to positive health beliefs and behaviors. According to the author, individuals with an internal LOC were more likely to seek health-related knowledge, successfully stop smoking, maintain better weight control, adhere to physician's prescriptions, use birth control effectively, seek preventative vaccines, use a seatbelt regularly, and practice proper dental hygiene.

Leone & Burns (2000) argued that "the social and economic oppression felt by minority communities led them to develop an external rather than internal LOC." In other words, minorities that had experienced the hardship brought upon them by a "powerful other" were less likely to have the means or determination to develop an internal LOC needed to overcome those barriers even once the oppression was lifted.

In summary, LOC is an individual's personal belief that the positive or negative events in his/her life are either the result of personal control (internals) or the result of outside forces (externals). Internal LOC is associated with academic performance

and achievement, as well as health and psychological well-being. External LOC is associated with drop-outs and lower SES.

The Locus of Control Scale, which consists of 24 items for measuring internal, external and ‘powerful others’ dimensions of locus of control, has been used for the purpose of this study. Scores on this scale range from low scores indicating an internal orientation to high scores indicating an external orientation. A 6-point Likert agree-disagree scale is used. Despite recent controversy over the factor structure of the score, it is still the best available measure of the global construct “Locus of Control” in terms of its high reliability and validity coefficients.

4.3.3 Job Descriptive Index (JDI)

The JDI was designed to measure the construct of job satisfaction, defined by Smith Kendall & Hulin (1969) “as the feelings a worker has about his job” (p. 100). Their conceptualization of satisfaction included two sub-domains: an evaluative general long-term domain, which is concerned with assessing how an individual’s current job compares with other jobs over his or her lifetime, and a descriptive-specific-short-term domain, which focuses on assessing satisfaction within the day-to-day operations of an individual’s current job. The final version of the JDI was designed around five sub-dimensions: satisfaction with work, supervision, co-workers, pay, and promotion.

The Job Descriptive Index was developed through several data-based revisions from an initial pool of more than 100 items. The final version contains five separated sub-scales covering satisfaction with type of work (18 items); pay (9 items); Promotion opportunities (9 items); Supervision (18 items); and co-workers (18 items). Each of the 72 items is an adjective or phrase and respondents indicate whether it describes the job aspect in question. Approximately half of the items in each scale are negatively worded.

Responses are Yes, Uncertain or No. The authors suggest that uncertain responses are more indicative of dissatisfaction than satisfaction, so that, instead of a traditional scoring frame of 3, 2 and 1, yes, uncertain and no responses receive weights of 3, 1 and 0 respectively; these values are, of course, reversed for negatively worded items.

A total score is calculated for each of the five sub-scales. The pay and promotion sub-scales contain half the number of items of the other subscales (9 rather than 18) and the JDI manual indicates that these two sub-scales should be doubled in order to make them comparable with other values.

It is also possible to sum across the five sub scales to create an overall Job Satisfaction Score. Hunt, Osborn & Schuler (1978), in a related study of 395 managerial employees, calculated an Overall Job satisfaction Score (summing all the 72 items) and obtained an alpha coefficient of 0.93. A meta-analysis research by Kinicki, McKee-Ryan, Schriesheim & Carson in 2002 based on 152 empirical studies reported that the average correlations between the five JDI facet scales ranged from 0.23 to 0.51, and their average individual reliabilities ranged from 0.86 to 0.89.

The JDI has been recognized as the most popular and widely used measure of job satisfaction. (Buckly, Carraher, & Cote, 1992; Smith & Stanton, 1998) The JDI contains five facet scales, each describing a different component of one's job, including satisfaction with one's work, pay, promotion, supervision, and co-workers. All facet scales consist of either 9 or 18 adjectives or short phrases. Although for diagnostic purposes, the five facet scales are scored independently, researchers have nevertheless confirmed an overall five-factor structure with a variety of American samples (e.g., Smith, Smith & Rollo 1974, Stanton Sonar, Balzar & Smith (2002)).

For the purpose of this study, the Job Descriptive Index developed by Smith, Kendale & Hulin (1969) was selected as the measure of satisfaction with the components owing to the extensive validation involved in its construction. In addition to the validity estimate which averaged 0.50 to 0.70 across several samples. According to Dunham, Grube & Castedena (1994), the JDI has several other desirable characteristics:

(i) The scores on it are unaffected by acquiescence or yes-saying and no-saying tendencies.

(ii) The resulting five scales, while not completely orthogonal, have the virtue of relatively low inter-correlations (0.30 to 0.50) with each other.

(iii) Factor analysis of the data from several samples indicates that the workers are indeed capable of thinking along the lines of five separate aspects of job satisfaction.

The JDI measures satisfaction with five aspects of the job: the work itself, the supervision, co-workers, pay and promotion.

4.3.4 Measurement of Job satisfaction

Job satisfaction is conceived as the response of an individual to the conditions of work as these perceptions are shaped by different interpretations of objective differences in work conditions. From this multidimensional view, the job setting is viewed as composed of different constituent parts with which an individual may be either satisfied or dissatisfied. For example, workers may indicate that they are very satisfied with the salary they receive, but they may be dissatisfied with other aspects, such as quality of supervision. Research has shown that employees develop attitudes toward such job facets as pay, promotion opportunities, benefits, co-workers, supervision, company policies, and the work itself. (Weiss, 2002).

Several structured scales, such as the Hoppock Job Satisfaction Blank and the Brayfield-Rothe Job Satisfaction Scale were developed to measure global job satisfaction. Several instruments, such as the Job Descriptive Index (JDI; Smith, Kendall, & Hulin, 1969) and the Minnesota Satisfaction Questionnaire (Lofquist & Dawis, 1974), were developed to measure satisfaction with specific job facets.

The survey included two job satisfaction questionnaires—Minnesota Job Satisfaction Questionnaire (Lofquist & Dawis, 1969) and the Job Descriptive Index (JDI) (Smith, Kandall & Hulin (1969). The Minnesota Job satisfaction Questionnaire measures seven dimensions of job satisfaction plus one dimension ‘overall satisfaction’. The JDI measures five dimensions of job satisfaction. These five dimensions are also measured in the Minnesota Job Satisfaction Questionnaire; however, there are several differences between these two questionnaires. Although the JDI measures five of the same constructs measured by the Minnesota Job Satisfaction Questionnaire, the JDI is much more detailed and contains significantly more items

in relation to the sub-dimensions (sixty-nine items). The JDI also mostly use different wording to the Minnesota Job Satisfaction Questionnaire. Furthermore, the JDI incorporates both positive and negative statements and in comparing the two questionnaires, one could assume that the JDI would provide a more accurate picture of the five job satisfaction dimensions.

The JDI has been recognised as the most popular and widely used measure of job satisfaction. (Buckly, Carraher, & Cote, 1992; Smith & Stanton, 1998) It was originally designed by Smith, Kendall & Hulin (1969). The final version of the JDI was designed around five sub-dimensions: satisfaction with work, supervision, pay, promotion and co-workers. Each of the items in the questionnaire is an adjective or phrase and respondents indicate whether it describes the job aspect in question. Approximately half of the items in each scale are negatively worded.

Although measures of satisfaction with specific job facets can be combined algebraically to form a composite index of global satisfaction, forming a composite by combining responses to individual facet satisfactions is not equivalent to assessing global job satisfaction directly. It is possible to aggregate the individual components of job satisfaction into an overall measure. However, it is not possible to work in the reverse direction if only overall job satisfaction is measured.

4.3.5 Organisational Health Index (OH)

Organisational Health refers to the leadership and managerial practices, as well as the organisational structures and processes characterising a work organisation. These organisational factors dynamically interact with individual factors to impact on wellbeing of employees and organisational performance. Organisational health has been implicitly referred to as a concept that reflects certain system properties which when present will give rise to proactive behaviour in organisations. Hart & Cotton (2003) suggested that organisational health is the process of fixating and maintaining healthy norms at various levels of organisational complexity, i.e., from individual level as a unit to the organisational level as a whole.

According to Fordyce & Well (1971), healthy organisations are strong and there is consistent flow of energy, toward widely shared objectives, problem solving attitude,

amicable human relations, willingness on the part of members to learn from their jobs, high degree of trust and a sense of freedom and mutual responsibility

The organisational health framework provides a rich perspective for understanding how various individual and organisational factors interact and influence particular employee and organisational outcomes. It is a strong evidence-based model that is consistent with previous quality of life research (Heady & Wearing,1992) and cognitive-related stress research(De Longis, Folkman & Lazarus,1988) It has been applied in a wide variety of occupational settings, and has been demonstrated to be very robust in predicting employee wellbeing and performance related outcomes

In order to foster improved organisational health, organisations should have a clear vision and a well-defined strategy which is based on environmental scanning and should have competent leaders and managers. Individuals should be aware of the organisation strategy and vision. The organisations structure and processes should facilitate good performance and well-being.(Griffin, Hart & Wilson Evered (2000) There should be a climate of trust and openness between managers and workers. The organisation's communication system should promote dialogue, consultation and employee participation in decision making.

Organisations must engage in planning and strategic management practices which will enable them to assess the likely impact of the factors operating within the environment and take appropriate action. By doing so, organisations will become more active players who take increased control of their destiny, rather than passive recipients who seem powerless to change circumstances which appear to shape their behaviour and ultimately their performance.(Devilly & Cotton,2003)

The OHI developed by Sayeed in 1980 was used for measuring of the organizational health of the banks. Unlike a dichotomous score, organizational health was measured on a continuous 5-point Likert-type scale. The scale was selected in view of its apparent utility in survey researches where flexibility in response style is highly demanded. The overall reliability coefficient of 0.96 was obtained straight from item-analysis statistics done separately on the mean scores of the branches. This scale has also been effectively utilised in a comprehensive study of organisational health and its correlates in the banking industry.

4.3.6 Personal demographics

The personal demographic variables of age, marital status, qualification, job level, length of service, background, previous experience (in other jobs) and the number of dependants were tapped by asking specific questions in the questionnaire.

The questionnaires were mailed out to individual respondents who were part of the sample (the sample is described in the next section). Sixty percent of the respondents indicated some problems in filling out the questionnaire owing to a lack of understanding of some of the concepts used in the questionnaires. The researcher met with these respondents individually to ensure a maximum response rate and accurate responses to the questions.

A cover letter assuring respondents of confidentiality was attached to the questionnaire. Respondents to the survey were assured of the confidentiality of their responses, as well as the purpose and use of the end results. Employees were requested to give their honest and frank answers. Respondents took about 30-45 minutes to answer all the statements.

Once the questionnaires were received, a complete check was effected to ensure their usability and to establish the overall response rate. Questionnaires where it was clear that the information was not recorded correctly or fully were discarded. The questionnaires which were utilised are shown in the appendix section.

The sample consisting of Mauritian bank managers is discussed in the next section.

4.4 Sampling

The sampling frame consisted of 500 bank managers drawn from a stratified sample consisting of junior level and middle level management cadre from the Central Bank, Development Bank of Mauritius, eleven commercial banks with branches scattered over the Island of Mauritius and fourteen offshore banks.

In order to ensure the desired response rate and minimise sampling errors, certain features were incorporated in the questionnaire (Zikmund, 2003):

- The questions targeted bank managers and a professional layout was designed.
- An addressed reply paid envelope was enclosed with the questionnaire.
- The relevance of the research was highlighted to participants and a summary of the results was also made available to respondents who requested a report.
- Aggregate figures were analysed and presented in the report. No individual respondent figures were published.
- The respondents in the survey were assured of the confidentiality of the responses and use of the end results.

In Mauritius, most banks are governed by their own secrecy clause and a series of guidelines issued by the Bank of Mauritius (the Central Bank) regarding corporate governance, Code of Banking Practice and a other guidelines regarding disclosure of customers details. Respondents were governed by these restrictions as regards their ability to disclose relevant information listed on the different questionnaires submitted to them. It seems that this particular issue had an impact on the response rate.

After accounting for the incorrectly filled out and incomplete questionnaires, 56 questionnaires were included in the analysis. This constitutes an 11.2 per cent response rate. This represents quite a low response rate. However, the low response rate may be due to the fact that the survey was in English and the respondents were from non-English speaking backgrounds.

4.5 Data analysis techniques

According to Sekaran (1989), the three objectives of data analysis are: getting a feel for the data, testing the goodness of data and testing the hypotheses developed for the research. The analysis of data requires a number of closely related operations such as establishment of categories; the application of these categories to raw data through coding, tabulation and then drawing statistical inferences. In the process of analysis,

relationships or differences supporting or contracting with original or new hypotheses were subjected to tests of significance. Quantitative analysis of the survey results were undertaken with the aid of computer software Statistical Package for Social Sciences (SPSS).

There are four features of the data analysis in this thesis. The first refers to the conduct of the reliability tests of the questions in the survey questionnaire. The second was the computation of constructs (scales) to obtain composite score for items on a scale. The third, the presentation of the descriptive data for each of the questions and constructs measured in each section in the questionnaire. The fourth refers to the correlation analysis in relation to the dependent and independent variables which link to the various research questions and were used for the testing of the hypotheses.

Non-parametric statistics have been used in the analysis of the data because the assumptions of parametricity have not been met. For instance, there is no normality of the population distribution which would allow one to evaluate the percentage of the population under what is considered a normal curve. In addition, the homogeneity of variance, which signifies that the variances of the groups being compared are equal, is not the case in regard to the data collected in this study (Coakes & Steed, 2001).

The following statistical techniques have been used in analysing the survey data and answering the research questions. Firstly, descriptive statistics in the analysis of research question 1 and 2 (for the demographic data obtained in this study such as frequency, mean, and standard deviation). Secondly, a combination of the Mann-Whitney U-Test and Kruskal-Wallis test was employed to determine the relationship between the demographic variables and JI as per research question 3. The first technique is applied to two separate and uncorrelated groups which might or might not be of the same size and the latter is an extension of the Mann-Whitney U-Test, which is applied to three or more independent variables and the various constructs (Bless & Katharia, 1993). Spearman's rank order correlations were employed to analyse the correlations as per research questions 4 to 5.

4.6 Reliability of data

The reliability of a measuring instrument establishes whether the procedures can be repeated with the same results. Reliability addresses the consistency and stability of measures (O'Leary-Kelly & Vokurka 1998) and the degree to which measures are free from error and yield consistent results (Zikmund 2003). In this study the survey instrument was developed from various previous validated instruments. Furthermore the various scales, which had been selected to represent the dimensions measured in the questionnaire, were subjected to reliability analysis. Cronbach's α tests were used to establish the reliability of the data. This is significant in that the α coefficient represents the probability of concluding that the specified value of the parameters being tested (in this case, the constructs outlined previously) under the null hypothesis may be plausible (Berenson & Levine, 1996). The α coefficient ranges from 0-1, with the reliability of the findings being greater as the coefficient approaches 1, although there is no agreement among researchers as to the acceptable size of the coefficient.

Cronbach's alpha coefficients were calculated for all the scales, which ranged from 0.60 to 0.70, this according to Hair, Anderson, Tatham, & Black (1998) ranged at the lower end of acceptability. However, the level of acceptability varies according to the type of research conducted with 0.60 considered by some as acceptable for exploratory research (Robinson, Shaver & Wrightman, 1991).

4.7 Major Limitations

In carrying out this study, various limitations were considered which may in one way or another impinge on the accuracy of the results:

1. The number of respondents is quite small and may not be representative of the views of all managers in the banking sector in Mauritius.
2. The actual number of respondents turned out to be below the expected targets set. A number of managers were interested in answering the questionnaire, but were not able to do so because of pressing commitments.
3. Bank managers in the domestic sector and the offshore sector in Mauritius worked in different business environment and were remunerated with differing packages and benefits. Influential factors of team performance among bank managers could have affected the behavioural response of respondents. This was not measured in the questionnaire.
4. The study dealt with a number of behavioural aspects of bank managers in Mauritius. It was doubtful as to how accurate the respondents were when they answered the questions. This may have impacted on the validity and reliability of the results.
5. Even though a stratified sample was employed, the sample may not be representative of the entire banking sector because new classifications of banks were recently introduced and many small branches do not have bank managers in the new customer service centres.
6. Most of the surveys dealt with the behavioural issues and human resource issues relating to employees of the banking sector; the answers to the questionnaires could be subjective and should therefore be interpreted with caution.

7. Another limitation of the study was that the scales utilized were derived from previous studies (e.g. Job Involvement scale) developed for other cultures. With the unprecedented dynamic changes taking place in the business environment, it is evident that these scales would need modifications in further research to provide better insight into the changing nature and characteristics of jobs in the banking sector in Mauritius.
8. In Mauritius, most banks are governed by their own secrecy clause, as well as a series of guidelines issued by the Central Bank of Mauritius regarding corporate governance, Code of Banking Practice and other guidelines regarding disclosure of customers details. Respondents were governed by these restrictions as regards their ability to disclose relevant information listed on the different questionnaires submitted to them. This may have had an impact on the response rate.

4.8 Ethical Considerations

Confidentiality has been preserved by the researcher in accordance with the ethical guidelines to researchers provided by the University of Southern Queensland. The respondents were assured that their anonymity would be preserved and care was taken in presenting the findings so that individuals would not be identifiable. The resultant data were reported in aggregate and individual results were not identified.

The survey questionnaire provided for informed consent of participants. Participants were informed that they were free to withdraw at any time and that there was no known psychological, physical or other potential risks to the participants in the project. Consent was, therefore, on an informed basis.

The summary findings from the survey questionnaire were made available to participants upon request. Contact details of the researcher were provided in the introduction to the survey questionnaires more specifically on the covering letter to all participants. Honesty and trust were, therefore, integral to the relationship between the researcher and the respondents.

4.9 Summary

Pettigrew (1985) describes the research process as best “characterised in the language of muddling through incrementalism and political process than rational, foresightful and goal-directed activity”. Methodological considerations frequently determine which theoretical problems are addressed and indeed which solutions are discovered. The choice of method is also often fundamentally driven by the cultural upbringing of the researcher (Bygrave, 1989). According to Gill & Johnson, 1997, it is clear that methodological choices are determined not only by the nature of the topic being investigated and the resources available, but also by the particular training and socialisation processes to which the researcher has been exposed. The author’s personal history as a research officer for more than a decade in a central Bank and his interests in human resource management were significant in the selection of the research topic.

This chapter has specified the overall research objectives and the related research questions. Positivism was selected as the research paradigm because it provided an appropriate match to the research objective. The selected methodology to address the research objectives was quantitative in nature. The research questions have been related to the various components of the research design. The main characteristics of the measuring instruments, as well as their suitability for this study, have been discussed in detail. The potential limitations have been identified and addressed and the issues relating to research ethics have been considered.

This research has the potential to contribute to the body of knowledge for providing a better understanding of job involvement in a cross cultural perspective. Furthermore, the answers to the specific research questions posed for this study will be helpful in concentrating more on the relevant factors for enhancing the job involvement of bank managers in Mauritius in the face of the major dynamic changes taking place in the financial sector.

The survey results are discussed in the next chapter.

CHAPTER 5: ANALYSIS OF RESULTS

5.1 Introduction

In Chapter 5, the data and analysis of the information derived from the respondents of the survey are presented and discussed. This chapter consists of a demographic profile of the respondents and an analysis of the survey results according to the various research questions and associated hypotheses.

5.2 Demographic Profile of Respondents

In Section 1 of the questionnaire, respondents were asked eight questions in order to capture data about the demographics of the respondents.

The demographic breakdown of the respondents to the survey can be found in the tables below. Table 5.1 captures general personal demographic data such as gender, age, the respondent's job category, educational qualifications, background, marital status, years of employment and number of dependants (sections 1.1 to 1.8 of the questionnaire).

As can be seen from Table 5.1, about half of the respondents were female. It should be noted that the banking sector in Mauritius is not a sector which is gender biased, but is generally known as an equal opportunity employer which provides a fair share of employment to females who are equally qualified as men in the field of banking.

Table 5.1: Personal Demographic Profile (N=56)

Section 1.1: Gender		f (%)
Male		33 (59%)
Female		23 (41%)
Section 1.2: Age		f (%)
20 - 29 years of age		19 (34%)
30-39 years of age		10 (18%)
40-49 years of age		19 (34%)
50-59 years of age		8 (14%)
Section 1.3: Job Category		
Junior Management		32 (57%)
Middle Management		24 (43%)
Section 1.4: Level of education		f (%)
Diploma /Degree		38 (68%)
Postgraduate		18 (32%)
Section 1.5: Background		f (%)
Rural		20 (36%)
Urban		36 (64%)
Section 1.6: Marital Status		f (%)
Married		35 (63%)
Unmarried		21 (37%)
Section 1.7: No. of years in present job		f (%)
Less than 5 years		20 (36%)
More than 5 years and less than 10		7 (12%)
More than 10 years and less than 15		11 (20%)
More than 15 years and less than 20		11(20%)
20 years and above		7 (12%)
Section 1.8: No. of dependants		f (%)
No dependants		21(37%)
1 dependants		4 (7%)
2 dependants		11 (20%)
3 dependants		10(18%)
4 dependants		8 (14%)
5 dependants		2(4 %)

There was an even spread of respondents between the ages of 20-29 and 40-49 (both 34%). These two categories, together, account for almost 70% of the respondents. Eighteen percent of respondents fell in the 30-39 age range and only 14 percent in the 50 to 59 range. The reasonably low percentage in the latter range could be explained by the fact that quite recently; a few banks have come up with attractive early retirement schemes in order to allow experienced, but not highly qualified managers, to retire. This action enables banks to recruit highly qualified and specific skilled professionals to meet the dynamic challenges of the banking sector in Mauritius.

In terms of level of education, the majority of respondents possess a Bachelor's degree. This level of qualification is a prerequisite for joining the banking sector in Mauritius. Usually it is expected that managers possess degrees within one of the following management related fields: management, economics, statistics or accounting. Thirty-two percent of respondents had a postgraduate degree. Once again, one would assume these degrees are in management related fields. With the increasing demand for quality banking services, coupled with cut-throat competition from the non-bank financial institutions (for example, insurance companies and post office savings banks) to offer similar services, banks are hard-pressed to hire high calibre and skilled professionals who can offer excellent and specialised banking facilities at competitive rates to their clients in an endeavour to maintain their market share.

It is also evident from Table 5.1 that 57% of respondents were from the junior management category, with middle management comprising the rest of the respondents (43%). This distribution is in line with the pyramid management structure of commercial banks in Mauritius. Only these two job categories were included in the initial sample, since only those employees who fulfilled a junior or middle management position in the banking sector in Mauritius were included

Table 5.1 also summarises the data regarding the number of years the respondent's have been employed in their current positions. This category is split among five categories.

It is evident that 52 percent of the respondents were employed in their positions for more than 10 years. This may have implications for their satisfaction with career prospects.

In relation to the marital status of the respondents, 63 per cent were married. Thirty-seven per cent of the respondents had no dependants, 20 per cent had two dependants and 18 per cent had three dependants. The fact that almost a third of respondents were unmarried, could have a bearing on their job involvement since, in the Mauritian context, “job hopping” is quite a common practice among unmarried employees.

The impact of these personal variables on the job commitment of respondents is explored later in this chapter.

5.3 Survey Results

The purpose of this and the following sections in this chapter is to present the survey results as per the data gathered from the survey questionnaire. The discussion in each of the following sections will address the findings in terms of the research questions that have been highlighted previously.

5.3.1 RQ1: What is the nature of job involvement of Mauritian Bank managers?

The descriptive results in relation to this research question are presented in Table 5.2. The construct of job involvement was measured by 32 job involvement statements.

Table 5.2: Job Involvement of Survey Respondents (N=56)

Statements	SA f (%)	A f (%)	SLA f (%)	SLD(f %)	D f (%)	SD f (%)	Mean	SD
1. I feel miserable when I have less work to do	1 (2 %)	-	1 (2 %)	13(23%)	28(50%)	13(23 %)	4.89	0.908
2. Less of workload irritates me	-	2(4%)	8(14%)	23(41%)	15(27%)	8(14%)	4.34	1.014
3. I get depressed when I am not working	-	1(2%)	8(15%)	7(12%)	19(35%)	21(37%)	4.91	1.116
4. I love everything about my job	1(2%)	4(7%)	10(18%)	20(36%)	14(25%)	(12%)	4.13	1.176
5. I give myself, "100 per cent" to the job	4(7%)	5(9%)	5(9%)	14(25%)	22(39%)	6(11%)	4.13	1.389
6. For me the best form of relaxation is doing my work	2(4%)	-	17(30%)	16(29%)	16(29%)	5(9%)	4.05	1.135
7. I enjoy my job activities more than my leisure activities	10(18%)	-	-	15(27%)	21(38%)	10(18%)	4.55	0.989
8. If a job-connected problem is not solved by the time I go home, I keep on thinking about it	1(2%)	3(5%)	19(34%)	15(27%)	9(16%)	9(16%)	3.98	1.243
9. I come early or stay late when I have more work to do	3(5%)	3(5%)	9(16%)	12(22%)	19(34%)	10(18%)	4.27	1.368
10. At times the job task stimulates my mind so much so that I just can't go to sleep at a reasonable hour	15(27%)	-	-	20(36%)	13(23%)	8(14%)	4.25	1.014
11. I complete the work I am doing even if I have to stay after the working hours	2(4%)	5(9%)	9(16%)	10(18%)	18(32%)	12(21%)	4.30	1.400
12. I willingly accept all the assignments given to me	2(3%)	-	14(25%)	19(34%)	11(20%)	10(18%)	4.20	1.212
13. I do not mind overexerting myself on the job	1(2%)	6(11%)	7(12%)	14(25%)	22(39%)	6(11%)	4.21	1.232
14. Quite often I cut short my lunch hour to complete the job	-	3(5%)	15(27%)	19(34%)	11(20%)	8(14%)	4.11	1.123
15. I plan for tomorrow's work at the end of today's working hours	11(20%)	5(9%)	7(12%)	11(19%)	20(36%)	2(4%)	3.54	1.606
16. I like to prepare myself at home so that I may perform my job well	-	4(7%)	19(34%)	14(25%)	15(27%)	4(7%)	3.93	1.093
17. I prefer spending my free time in activities which are relevant to my job	-	1(2%)	9(16%)	26(46%)	14(25%)	6(11%)	4.27	0.924
18. It annoys me to have to leave work unfinished	1(2%)	5(9%)	9(16%)	14(25%)	20(36%)	7(12%)	4.21	1.232
19. Irrespective of what happens, I always attend to my work first	-	1(2%)	11(20%)	25(45%)	17(30%)	2(4%)	4.14	0.841
20. Not able to complete my job worries me a lot	3(5%)	8(14%)	11(20%)	10(18%)	20(36%)	4(7)	3.86	1.381
21. I often do extra work in my job which is not really required of me	1(2%)	2(4%)	15(27%)	24(43%)	10(18%)	4(7%)	3.93	1.024
22. I almost do anything to discharge my duty	-	-	10(18%)	12(21%)	21(38%)	13(23%)	4.66	1.032
23. While at work, I seldom think of anything other than my work	2(4%)	2(4%)	18(32%)	17(30%)	13(23%)	4(7%)	3.88	1.145
24. For the sake of my work I can give up what I consider important	1 (2%)	-	10(18%)	15(27%)	25(45%)	5(9%)	4.39	1.003
25. While away on leave, I keep on worrying that my work may be suffering	-	3(5%)	14(25%)	16(29%)	17(30%)	6(11%)	4.16	1.092
26. On holidays I feel "job-sick"	-	2(4%)	7(12%)	11(20%)	19(34%)	17(30%)	4.75	1.132
27. I am so much engrossed in my work that I have no time for my favourite pastimes	1(2%)	-	12(21%)	24(43%)	15(27%)	4(7%)	4.14	0.962
28. I am so much interested in my job that I have little time for my friends	-	2(4%)	15(27%)	10(18%)	22(39%)	7(12%)	4.30	1.111
29. While on the job, I check and re-check my watch wondering when the day will end	-	4(7%)	20(36%)	15(27%)	16(28%)	1(2%)	3.82	0.993
30. I am not willing to devote my free time to my job	-	2(3%)	10(18%)	15(27%)	23(41%)	6(11%)	4.38	1.019
31. I feel relieved when it is time to go home	1(2%)	4(7%)	16(28%)	20(36%)	14(25%)	1(2%)	3.80	1.017
32. I wait impatiently for holidays	2(4%)	5(9%)	12(21%)	14(25)	18(32%)	5(9%)	4.00	1.265
TOTAL JOB INVOLVEMENT							4.2026	0.3046

SA= Strongly Agree, A= Agree, SL=Slightly Agree, SLD = Slightly Disagree, D=Disagree, SD= Strongly Disagree

In discussing the results in Table 5.2 it should be noted that statements 1 to 28 in the table are positive statements and statements 29 to 32 negative statements. Overall, the results are negatively skewed which is not indicative of a highly job involved managerial cadre. It seems that the respondents are at best slightly job uninvolved. The highest mean was obtained for the statement 'I get depressed when I am not working' ($\bar{x} = 4.91$), with only 17% either slightly agreeing or agreeing with this statement and no respondent strongly agreeing with this statement. Moreover, only 16% of respondents slightly agreed or agreed with the statement 'I feel job-sick during the holidays'. Quite interestingly, respondents also obtained average to high mean scores in relation to the last four statements (statement 29 to 32), which are 'negative' statements' in relation to job involvement. This may indicate that even though bank managers are not inclined to be highly job involved, they are not unwilling to be present at work. For example, only 21% either slightly agreed or agreed with the statement 'I am not willing to devote my free time to my job' and only 37% of respondents indicated any degree of agreement with the statement 'I feel relieved when it is time to go home'. Of concern is the response to the statement 'I almost do anything to discharge my duty'. Not one respondent agreed or strongly agreed with this statement. This attitude may indicate negative consequences for the operation of banks because whenever the workload increases, respondents sometimes need to find the means to discharge their duty as certain services in the banking sector have to be provided on a daily basis and the involvement of the manager is sometimes imperative.

The picture presented in Table 5.2 therefore does not look very promising for the Mauritian banking sector. The challenges associated with the modern day banking sector in Mauritius have been emphasised previously in this thesis, and a luke-warm attitude in relation to job involvement does not present a very promising picture in terms of optimising the potential of Mauritian bank managers.

5.3.2 RQ2: What is the nature of certain independent variables (including personal psychological variables, situational variables and job satisfaction) which may impact upon the job involvement of Mauritian Bank managers?

This section discusses the descriptive statistics for the other measurement constructs in this study which are employed as independent variables. These measurement constructs include: personal-psychological variables including locus of control variables (internal versus external control); situational variables (organisational health) and job satisfaction. These measurement constructs form part of the correlation analysis later in this chapter.

5.3.2.1 Personal Psychological Variables (Locus of Control of Bank Managers)

The Locus of Control Scales measure the degree to which people believe that life outcomes are controlled by each of the following three sources (i) their own actions or characteristics (**I**) (ii) by chance or fate (**C**) and (iii) powerful others (**P**).

The ‘internal’ scale measures the extent to which individuals believe that there are consequences associated with personal control over performance. A high score indicates that the respondent strongly perceived having control over his or her performance. On the other hand, a low score indicates that the respondent did not perceive having control over his/her performance.

The ‘chance’ scale measures the extent to which performance is attributed to chance or luck. A high score signifies a belief in luck as a control agent in one’s life.

Finally, the ‘powerful others’ scale measures the extent to which ones performance is due to powerful others. A high score signifies a feeling of being controlled by powerful others. Each of the three scales consists of eight items.

The total means of the internal scale, chance scale and powerful others scale respectively, are 3.4158, 3.2698 and 3.2165 on a six point scale.

(a)Locus of Control (Internal)

Table 5.3 summarises the results in relation to the internal locus of control scores of respondents.

Table 5.3: Internal Locus of Control of Respondents (I) (N=56)

Statements	Disagree very much	Disagree Moderately	Disagree Slightly	Agree Slightly	Agree Moderately	Agree Very Much	Mean	Standard Deviation
	f (%)	f (%)	f (%)	f (%)	f (%)	f (%)		
1. Whether or not I get to be a leader depends mostly on my ability.(I)	2(4%)	1(2%)	4(7%)	21(37%)	19(34%)	9(16%)	4.45	1.428
2. Whether or not I get into a car accident depends mostly on how good a driver I am.(I)	5(9%)	18(32%)	9(16%)	15(27%)	4(7%)	5(9%)	3.18	0.505
3. When I make plans, I am certain to make them work.(I)	8(14%)	15(27%)	9(16%)	8(14%)	11(20%)	5(9%)	3.25	1.598
4. How many friends I have depends on how nice a person I am.(I)	7(12%)	9(16%)	16(29%)	12(21%)	5(9%)	7(13%)	3.36	1.507
5. I can pretty much determine what will happen in life.(I)	7(13%)	17(30%)	15(27%)	6(11%)	8(14%)	3(5%)	3.00	1.414
6. I am usually able to protect my personal interests.(I)	9(16%)	8(14%)	10(18%)	18(32%)	6(11%)	5(9%)	3.34	1.505
7. When I get what I want ,it is usually because I worked hard for it.(I)	5(9%)	15(27%)	13(23%)	6(11%)	13(23%)	4(7%)	3.34	1.493
8. It is chiefly a matter of fate whether or not I have a few friends or many friends.(C)	3(5%)	7(13%)	12(21%)	11(20%)	16(29%)	7(12%)	3.91	1.418
TOTAL INTERNAL SCALE							3.4158	0.5888

It is evident from Table 5.3 that the majority of the respondents disagreed to some extent with four of the eight statements (statements 2, 3, 4 and 5), implying that the respondents did not feel in control in relation to these statements. Almost fifty percent of respondents also disagreed to some extent with statements 6 and 7. In contrast to this, the respondents felt a lot more in control in relation to statements 1 and 8. Only 18% of respondents disagreed with statement 1 and 39% of respondents disagreed with statement 8. The respondents therefore felt that whether or not they get to be a leader is mostly within their own control (statement 1). The same could be said for the extent to which they have few or many friends (statement 8). However, seventy percent of respondents felt that they did not have control over what happens in life (statement 5). In view of these results it seems that overall, the internal locus of control of respondents tend to be low, rather than high.

(b) Locus of Control (Chance)

Table 5.4 summarises the responses regarding the extent to which respondents attributed their performance to chance.

It is clear from Table 5.4 that the majority of respondents do not feel that their performance is attributed to chance or luck. This is the case in relation to their responses to 6 of the 8 statements (statements 1, 2, 3, 4, 5, 7). On all these statements more than half of the respondents disagreed with these statements.

The majority of respondents agreed with only two statements (statement 6 and 8). For example, fifty-seven percent of respondents agreed or slightly agreed with the statement 'It is not always wise for me to plan too far ahead because many things turn out to be a matter of good or bad fortune'. This is quite surprising because in the banking sector, planning is an essential activity especially when anticipating drastic fluctuations in exchange rates or planning the amount of money that has to be put into circulation in order to counteract inflationary tendencies in the country.

Table 5.4: Responses to the Chance Scale (C)

Statements	Disagree very much	Disagree Moderately	Disagree Slightly	Agree Slightly	Agree Moderately	Agree Very Much	Mean	Standard Deviation
	f (%)	f (%)	f (%)	f (%)	f (%)	f (%)		
1.To a great extent my life is controlled by accidental happenings.(C)	3(6%)	13(23%)	14(25%)	21(37%)	5(9%)	-	3.21	1.074
2.Often there is no chance of protecting my personal interests from bad luck happenings(C)	6(11%)	13(23%)	16(29%)	8(14%)	9(16%)	4(7%)	3.23	1.440
3. When I get what I want ,it is usually because I am lucky.(C)	8(14%)	6(11%)	21(38%)	12(21%)	8(14%)	1(2%)	3.16	1.276
4. I have often found that what is going to happen will happen.(C)	10(18%)	20(36%)	12(21%)	4(7%)	5(9%)	5(9%)	2.80	1.519
5. Whether or not I get into a car accident is mostly a matter of luck.(C)	11(20%)	11(20%)	17(30%)	12(21%)	3(5%)	2(4%)	2.84	1.318
6.It is not always wise for me to plan too far ahead because many things turn out to be a matter of good or bad fortune.(C)	5(9%)	10(18%)	9(16%)	21(37%)	9(16%)	2(4%)	3.45	1.306
7.Whether or not I get to be leader depends on whether or not I am lucky enough to be in the right place at the right time.(C)	3(5%)	13(23%)	16(29)	12(21%)	9(16%)	3(6%)	3.36	1.299
8.My life is determined by my own actions.(C)	4(7%)	10(18%)	11(20%)	21(38%)	7(12%)	3(5%)	3.46	1.279
TOTAL CHANCE SCALE							3.2698	0.4352

(c) **Locus of Control (Powerful Others)**

Table 5.5 summarises the responses regarding the extent to which respondents feel their own performance is due to ‘powerful others’.

Table 5.5: Responses to the ‘Powerful Others’ Scale

Statements	Disagree very much	Disagree Moderately	Disagree Slightly	Agree Slightly	Agree Moderately	Agree Very Much	Mean	Standard Deviation
	f (%)	f (%)	f (%)	f (%)	f (%)	f (%)		
1. I feel like what happens in my life is mostly determined by powerful people.(P)	5(9%)	17(30%)	25(45%)	5(9%)	3(5%)	1(2%)	2.77	1.044
2. Although I might have a good ability, I will not be given leadership responsibility without appealing to those in power.(P)	2(4%)	11(20%)	8(14%)	19(34%)	9(16%)	7(12%)	3.77	1.375
3. My life is chiefly controlled by powerful others.(P)	6(11%)	16(29%)	12(21%)	10(18%)	10(18%)	2(4%)	3.14	1.394
4. People like myself have very little chance of protecting our personal interests when they conflict with those of strong pressure groups.(P)	4(7%)	18(32%)	14(25%)	11(20%)	6(11%)	3(5%)	3.11	1.317
5. Getting what I want requires pleasing those people above me.(P)	3(5%)	10(18%)	15(27%)	16(29%)	12(21%)	-	2.70	0.658
6. If important people were to decide they didn't like me, I probably would not make many friends.(P)	6(11%)	14(25%)	15(27%)	12(21%)	7(13%)	2(3%)	3.11	1.317
7. Whether or not I get into a car accident depends mostly on the other driver.(P)	8(14%)	11(20%)	11(20%)	15(27%)	6(10%)	5(9%)	3.27	1.495
8. In order to have my plans work, I make sure that they fit in with the desires of people who have power over me.(P)	4(7%)	16(29%)	16(29%)	11(20%)	6(10%)	3(5%)	3.14	1.299
TOTAL POWERFUL OTHERS SCALE							3.2165	0.3869

Table 5.5 indicates that the majority of respondents disagreed to some extent with 7 of the 8 statements. Therefore, respondents tend to feel that their performance is not necessarily controlled by others with power. The only result which contrasts this trend could be found in the responses to statement 2, ‘Although I might have a good ability, I will not be given leadership responsibility without appealing to those in power’). Sixty-two percent of respondents agreed with this statement to some extent. This could be a reflection of an important reality of the Mauritian economic environment where there is a lot of political interference in the appointments of top executives of important semi-governmental institutions including banks which are owned by the Government.

Therefore overall, the respondents did not place too much credence on the ‘powerful others’ locus of control variables.

The researcher has more than two decades of managerial experience in the Mauritian banking industry and in his opinion a desirable situation in the Mauritian banking sector would be one which is characterised by managers who have a high internal locus of control, low ‘chance’ locus of control and low ‘powerful others’ locus of control. The results didn’t quite fit this picture because respondents tended to have a relatively low internal locus of control. The Mauritian banking industry would benefit from managers with a high locus of control because the literature indicates that ‘internals’ tend to make control attempts through initiative instead of compliance (Blau 1993). Furthermore, if a bank manager succeeds in concerting his/her efforts to achieve desirable organisational outcomes, then he/she is likely to find more pleasure in engaging his/her efforts towards the same activity.

5.3.2.2 Job Satisfaction of Mauritian Bank Managers

Tables 5.6 and 5.7 summarises the descriptive statistics in relation to the satisfaction variables of Mauritian bank managers. The survey included two job satisfaction questionnaires—Minnesota Job Satisfaction Questionnaire (Lofquist & Dawis, 1969) and the Job Descriptive Index (JDI) (Smith, Kandall & Hulin (1969). The Minnesota Job satisfaction Questionnaire measures seven dimensions of job satisfaction plus one dimension ‘overall satisfaction’. The JDI measures five dimensions of job

satisfaction. These five dimensions are also measured in the Minnesota Job Satisfaction Questionnaire, however, there are several differences between these two questionnaires. Although the JDI measures five of the same constructs measured by the Minnesota Job Satisfaction Questionnaire, the JDI is much more detailed and contains significantly more items in relation to the sub-dimensions (sixty-nine items). The JDI also mostly use different wording to the Minnesota Job Satisfaction Questionnaire. Furthermore, the JDI incorporates both positive and negative statements and in comparing the two questionnaires, one could assume that the JDI would provide a more accurate picture of the five job satisfaction dimensions.

The JDI has been recognised as the most popular and widely used measure of job satisfaction (Buckly, Carraher, & Cote, 1992; Smith & Stanton, 1998). The JDI was designed by Smith, Kendall & Hulin (1969). The final version of the JDI was designed around five sub-dimensions: satisfaction with work, supervision, pay, promotion and co-workers. Each of the items in the questionnaire is an adjective or phrase and respondents indicate whether it describes the job aspect in question. Approximately half of the items in each scale are negatively worded.

For the purpose of this study, responses were classified as ‘no’, ‘undecided’ and ‘yes’ and have been assigned weights of 1, 2 and 3 respectively. Table 4.8 below shows the survey results and the values of the mean and standard deviation are displayed in the last two columns.

The results of the Minnesota Satisfaction Questionnaire are discussed in table 4.6 and the results of the Job Descriptive Index are discussed in Table 4.7.

5.3.2.2.1 Results of the Minnesota Job Satisfaction Questionnaire

In relation to the Minnesota Job Satisfaction Questionnaire, the principal features of their job that respondents were required to describe regarding satisfaction, include the following dimensions:

- work itself: statement 7 and 12;
- supervision: statement 8, 9 and 11;

- social: statement 16;
- pay: statement 3, 4 and 15;
- growth opportunities: statement 5, 10 and 13;
- security: statement 1;
- work conditions: statement 2 and 6; and
- overall satisfaction: statement 15.

According to the Minnesota Satisfaction Questionnaire, in Table 5.6, respondents were reasonably satisfied with the dimension ‘*work itself*’ ($\bar{X} = 3.875$). Although only 39% of respondents view their job as interesting and enjoyable, more than two thirds of respondents seemed to be satisfied with the responsibility and independence they gain from their job (66%).

In relation to *supervision*, respondents seemed reasonably satisfied with this dimension ($\bar{X} = 3.405$). Sixty-six percent of respondents seemed to be satisfied with the recognition and respect they receive for their work, however, only 25% of respondents indicated their satisfaction with the technical competence of their supervisors and only 37% were satisfied with the sympathetic nature of their supervisor.

In relation to the social aspect of their work, almost 49% of respondents indicated they were satisfied with the opportunity that they had in their job to work with people they like ($\bar{X} = 3.57$).

Table 5.6: Job Satisfaction of Respondents as per the Minnesota Job Satisfaction Questionnaire (N=56)

	Extremely dissatisfied	Moderately Dissatisfied	Mildly Dissatisfied	Mildly satisfied	Moderately satisfied	Extremely satisfied	Mean	Standard Deviation
	f (%)	f (%)	f (%)	f (%)	f (%)	f (%)		
Work Itself							3.875	0.992
7. With the interesting and enjoyable nature of work, I feel	-	11(20%)	23(41%)	14(25%)	8(14%)	-	3.34	0.959
12. With the kind of responsibility and independence that I have in my job, I feel	-	4(7%)	15(27%)	20(40%)	17(26%)	-	3.89	0.928
Supervision							3.405	0.4658
8. With the amount of recognition and respect that I receive for my work, I feel	-	8(14%)	11(20%)	21(37%)	15(27%)	1(2%)	3.82	1.046
9. With the technical competence of my immediate supervisor, I feel	-	17(30%)	25(45%)	6(11%)	7(12%)	1(2%)	3.11	1.039
11. With the considerate and sympathetic nature of my immediate supervisor, I feel	-	14(25%)	21(38%)	12(21%)	9(16%)	-	3.29	1.022
Social							3.571	0.988
16. With the opportunity that I have in my job to work with people I like, I feel	-	7(12%)	22(39%)	16(29%)	10(18%)	1(2%)	3.57	0.988
Pay							3.601	0.456
3. With the amount of salary that I receive to maintain a reasonable good living, I feel	--	10(18%)	22(39%)	16(29%)	7(13%)	1(2%)	3.41	0.987
4. With the kind of benefits plans(vacation, retirement, medical and so on) that go on with my job, I feel	-	4(7%)	17(30%)	20(36%)	15(27%)	-	3.82	0.917
14. With the amount of salary that I receive for the work I do, I feel	1(2%)	9(16%)	16(28%)	18(32%)	11(20%)	1(2%)	3.57	1.093
Growth Opportunities							3.589	0.565
5. With the chance of future promotion I have, I feel	1(2%)	11(20%)	20(36%)	19(34%)	4(7%)	1(2%)	3.30	0.989
10. With the opportunity that I have in my job to achieve excellence in my work, I feel	-	10(18%)	9(16%)	21(37%)	14(25%)	2(4%)	3.80	1.119
13. With the opportunity for professional growth in skill and competence, I feel	-	8(14%)	21(38%)	11(20%)	14(25%)	2(3%)	3.66	1.116
Security							3.428	0.950
1. With the amount of security I have on my job, I feel	-	10(18%)	20(36%)	18(32%)	8(14%)	-	3.43	0.951
Working Conditions							3.875	0.992
2. With the kind of company policies and practices that govern my job, I feel	-	6(11%)	19(34%)	28(50%)	3(5%)	-	3.50	0.763
6. With the kind of working conditions(lightning, noise, office space) surrounding my job, I feel	-	5(9%)	16(29%)	16(28%)	19(34%)	-	3.88	0.992
Overall Job Satisfaction								
15. From an overall consideration with respect to my job, I feel	-	5(9%)	25(45%)	24(43%)	2(3%)	-	3.41	0.708
TOTAL JOB SATISFACTION (mean of all dimensions)							3.5502	0.2089

Respondents seemed to be reasonably satisfied with the aspects of the dimension 'pay' (3.601). Interestingly, more than half of the respondents (54%) felt satisfied with the amount of salary that they receive for the work they do, even though less than half (44%) of respondents were satisfied with the amount of salary that they receive to maintain a reasonable good living. One plausible explanation for the latter result could be that the workload of managers in certain banks were not adequately remunerated.

Moreover, 63% of the respondents were satisfied with the benefits package offered to them. It should be noted that within the Mauritian banking industry, in certain banks, managers receive attractive benefits plans such as vacation, retirement and medical schemes. In fact, the banking sector in Mauritius is regarded as a sector for white-collar jobs with very attractive pay packets and cafeteria style benefits are offered to employees.

It is important to underline at this stage that the salary scales and package benefits of employees of certain banks are tagged to those with the parent banks abroad and the salary scales of bank managers are not the same across banks in Mauritius.

According to Table 5.6 overall respondents were also reasonably satisfied with the dimension 'growth opportunities'. Sixty-four per cent of respondents were satisfied with the opportunity that they have in their jobs to achieve excellence. Less than half of the respondents were satisfied with the chance of future promotion (43%) and the opportunity for professional growth in skill and competence (48%). This could be explained by the fact that in certain banks, there is a lack of clear cut demarcation of the lines of responsibilities between different managerial levels and bank managers are not always given the proper on-the-job training and coaching which will improve their performance and quality of work.

Forty-six percent of respondents felt satisfied with the security of their jobs. It should be noted that in Mauritius there are well defined career strategies for young graduates (recruits) and for long serving officers in senior positions who wish retire, there are attractive voluntary retirement schemes.

The majority of respondents were satisfied with their working conditions ($x=3.875$). Sixty-two percent of respondents were satisfied with the working conditions in their immediate environment. This is an interesting result because in some of the banks the office space has to be improved in order to take into account the ergonomics of the modern banking counters which advocate more security as well as proximity of the clients. The majority of respondents were also satisfied with company policies and practices that govern their jobs.

In terms of overall job satisfaction in relation to statement 15 and the calculation of the mean of the entire scale, respondents seemed to be only moderately satisfied.

In summary, the results in relation to the Minnesota Job Satisfaction Questionnaire, overall presented only a moderate level of job satisfaction.

5.3.2.2.2 Results of the Job Descriptive Index Questionnaire

Having discussed the results of the Minnesota Job Satisfaction Questionnaire, the results of the second job satisfaction survey, the Job Descriptive Index (JDI) Questionnaire are now discussed. Table 5.7 summarises the results in relation to the JDI. The results in relation to the five sub-dimensions of this questionnaire are presented in five sub-tables.

Table 5.7: Job Descriptive Index (N=56)

Table 5.7 (a) summarises the satisfaction of respondents with their own work.

Table 5.7 (a): Results of the Job descriptive Index (Work itself)

WORK ITSELF Statements	No f (%)	Undecided f (%)	Yes f (%)	Mean	Standard Deviation
Section 3.1- Fascinating	18(32%)	10(18%)	28(50%)	2.18	0.896
Section 3.3- Satisfying	7(12%)	11(20%)	38(68%)	2.55	0.711
Section 3.5- Good	9(16%)	28(50%)	19(34%)	2.18	0.690
Section 3.6-Creative	15(27%)	25(45%)	16(28%)	2.02	0.750
Section 3.7-Respected	18(32%)	30(54%)	8(14%)	1.82	0.664
Section 3.9-Pleasant	10(18%)	11(20%)	35(62%)	2.45	0.784
Section 3.10- Useful	12(21%)	32(57 %)	12(22%)	2.00	0.661
Section 3.12-Healthful	7(13%)	40(71%)	9(16%)	2.04	0.538
Section 3.13-Challenging	9(16%)	6(11%)	41(73%)	2.57	0.759
Section 3.18-Give a sense of accomplishment	10(18%)	-	46(82%)	2.64	0.773
Section 3.2- Routine	33(59%)	3(5%)	20(36%)	1.77	0.953
Section 3.4-Boring	44(78%)	2(4%)	10(18%)	1.39	0.778
Section 3.15-Frustrating	38(68%)	9(16%)	9(16%)	1.48	0.762
Section 3.16-Simple	12(22%)	36(64%)	8(14%)	1.93	0.599
Section 3.17-Endless	30(54%)	19(34%)	7(12%)	1.59	0.710

From the table above, it is observed that 82% of the respondents were of the opinion that their work provides them with a sense of accomplishment, 73% found their jobs challenging, and 68% found their jobs satisfying. In relation to the responses to the negatively worded items, 78% of the respondents do not find their work boring and another 68 per cent do not find their work frustrating. This could be attributed to the fact that the banking sector in Mauritius has recently been marked by a number of innovations in terms of new financial products. Moreover, the recent changes in the banking laws in Mauritius have called for a higher code of conduct in terms of an enhanced set of work ethics which is expected from managers. This could have a positive impact on how managers experience their own work.

Table 5.7 (b) summarises the satisfaction of respondents with their supervision.

Table 5.7 (b) Job Descriptive Index (Supervision)

SUPERVISION Statements	No f (%)	Undecide d f (%)	Yes f (%)	Mean	Standard Deviation
Section 3.19- Asks for advice	11(20%)	3(6%)	42(75%)	2.55	0.807
Section 3.22- Praises good work	4(7%)	5(9%)	47(84%)	2.77	0.572
Section 3.23- Tactful	22(39%)	29(52%)	5(9%)	1.70	0.630
Section 3.24- Influential	22(40%)	22(40%)	11(20%)	1.80	0.755
Section 3.25- Up to date	12(21%)	25(45%)	19(34%)	2.12	0.740
Section 3.28-Tells me where I stand	8(14%)	14(25%)	34(61%)	2.46	0.737
Section 3.31-Knows job well	7(13%)	9(16%)	40(72%)	2.59	0.707
Section 3.33-Intelligent	13(23%)	32(57%)	11(20%)	1.96	0.660
Section 3.34 Leaves me on my own	8(14%)	19(34%)	29(52%)	2.37	0.727
Section 3.36-Around when we need	3(5%)	4(7%)	49(86%)	2.82	0.508
Section 3.20 – Hard to please	22(39%)	29(52%)	5(9%)	1.70	0.630
Section 3.21-Impolite	42(75%)	9(16%)	5(9%)	1.34	0.640
Section 3.26-Does not supervise enough	23(41%)	17(30%)	16(29%)	1.88	0.832
Section 3.27-Quick tempered	29(52%)	23(41%)	4(7%)	1.55	0.630
Section 3.29-Annoying	36(64%)	16(29%)	4(7%)	1.43	0.628
Section 3.30- Stubborn	37(66%)	14(25%)	5(9%)	1.43	0.657
Section 3.32- Bad	44(78%)	10(18%)	2(4%)	1.25	0.513
Section 3.35- Lazy	38(68%)	18(32%)	-	1.32	0.471

The result in relation to item 3.7 ‘respect’ in the Table 5.7 is somewhat in contrast to the result of item 8 of the Minnesota Job Satisfaction Questionnaire ‘recognition and respect’ (see Table 4.6). In the latter 66% of respondents seemed to be satisfied with the recognition and respect they received for their work, however, only 14% answered ‘yes’ to this item and the majority of respondents were undecided on this item in Table 4.7. The respondents, therefore, seemed to be a bit unsure about their responses in relation to their satisfaction with this particular measurement item.

With regard to the supervision aspects of their work, it is evident from Table 4.7(b) that respondents were overall quite satisfied with their supervision. However, less than two-thirds of respondents answered yes to the following supervisory attributes: ‘tactfulness’ (9%), influential (30%), up-to-date (34% and intelligent (20%).

Table 5.7(c) summarises the satisfaction of respondents with their pay.

Table 5.7 (c) Job Descriptive Index (Pay)

PAY Statements	No f (%)	Undecide d f (%)	Yes f (%)	Mean	Standard Deviation
Section 3.37 –Income adequate	24(43%)	9(16%)	23(41%)	1.98	0.924
Section 3.38 Satisfactory profit sharing	11(20%)	11(20%)	34(60%)	2.41	0.804
Section 3.41- Income provide luxuries	16(29%)	9(16%)	31(55%)	2.27	0.884
Section 3.44-Highly paid	20(36%)	10(18%)	26(46%)	2.11	0.908
Section 3.39-Barely live on income	27(48%)	24(43%)	5(9%)	1.61	0.651
Section 3.40 - Bad	41(73%)	15(27%)	-	1.27	0.447
Section 3.42- Insecure	34(61%)	15(26%)	7(12%)	1.52	0.713
Section 3.43- Less than I deserve	17(30%)	20(36%)	19(34%)	2.04	0.808
Section 3.45- Underpaid	33(59%)	9(16%)	14(25%)	1.66	0.858

From Table 5.7 (c), it is observed that 60% of the respondents believed that there exist satisfactory profit sharing by their banks where they are currently employed. Even though only 41% of respondents were of the opinion that they were adequately paid, more than two third of respondents did not feel that they are paid less than they deserve. As mentioned before, employees in the banking sector in Mauritius are usually well paid and receive attractive package benefits. However, there has been erosion in the purchasing power of all households in general owing to cost issues such as rising prices of petroleum products and basic foodstuffs.

Regarding the negative statements, it is interesting to note that 73% of respondents were of the opinion that their income is not ‘bad’. Therefore, overall a positive picture emerged from the results in table 5.7 (c).

Table 5.7 (d) summarises the satisfaction of respondents with their promotional aspects.

Table 5.7 (d) Job Descriptive Index (Promotion)

PROMOTION Statements	No f (%)	Undecided f (%)	Yes f (%)	Mean	Standard Deviation
Section 3.46-Good for advancement	11(19%)	6(11%)	39(70%)	2.50	0.809
Section 3.50- Good chance for promotion	9(16%)	8(14%)	39(70%)	2.54	0.762
Section 3.53-Regular promotions	9(16%)	10(18%)	37(66%)	2.50	0.763
Section 3.54-Fairly good chance of promotion	12(21%)	12(22%)	32(57%)	2.36	0.818
Section 3.47- Opportunity somewhat limited	32(57%)	8(20%)	13(23%)	1.66	0.837
Section 3.49-Dead end job	44(79%)	8(14%)	4(7%)	1.28	0.594
Section 3.51-Unfair Promotion policy	39(70%)	6(11%)	11(19%)	1.50	0.809
Section 3.52- Infrequent promotions	36(64%)	10(18%)	10(18%)	1.54	0.785

Table 5.7 (d) presents a positive picture regarding the satisfaction of respondents with promotional aspects of their jobs. It is evident from Table 4.7 (d) that 70% of the respondents are of the opinion that they had a good chance of promotion in the banking sector. This particular finding in relation to the sub-item ‘chance of future promotion’ is somewhat in contrast to the result of this item in Table 4.6 (item 5). In that item only 43% of respondents indicated some degree of satisfaction. However, respondents were very positive on all the sub-items on promotion in Table 4.7 (d) which indicate a positive satisfaction with this dimension. For example, 66% of the respondents believed that they receive regular promotions in their job. One would expect that this may contribute to a higher involvement of these managers in their respective jobs.

Less than 20% of the respondents believed that promotion policies were unfair and that promotions were infrequent. Only 7% of respondents were of the opinion that their job as a bank manager was a “dead end job” with no future prospects. This could be explained by the fact that a number of commercial banks in Mauritius have quite recently embarked on restructuring programmes with a view to implement career development strategies and training and development programmes. Succession planning has also been introduced in order to meet the challenges confronting banks vis-à-vis other financial institutions (such as insurance companies) and non banking financial institutions (such as leasing companies) .

Table 5.7 (e) summarises the satisfaction of respondents with their co-workers.

More than 60% of respondents found their co-workers loyal, reasonable and stimulating. Overall, a positive picture emerged from Table 5.7 (e). Only three items obtained a less than favourable results (ambitious, fast and active).

In summary, in examining the results of both the Job Satisfaction Questionnaires employed in this study, it seems that there are positive trends in both these questionnaires, even though there are slight individual differences in relation to certain dimensions.

Table 5.7 (e) Job Descriptive Index (Co-workers)

CO-WORKERS Statements	No f (%)	Undecided f (%)	Yes f (%)	Mean	Standard Deviation
Section 3.55- Stimulating	16(28%)	6(11%)	34(61%)	2.32	0.897
Section 3.58- Ambitious	14(25%)	20(36%)	22(39%)	2.14	0.796
Section 3.60-Reasonable	6(11%)	14(25%)	36(64%)	2.54	0.686
Section 3.61- Fast	12(21%)	38(68%)	6(11%)	1.89	0.562
Section 3.62-Intelligent	10(18%)	18(32%)	28(50%)	2.32	0.765
Section 3.65-Smart	10(18%)	13(23%)	33(59%)	2.41	0.781
Section 3.68- Active	21(37%)	16(29%)	19(34%)	1.96	0.85
Section 3.70- Loyal	7(13%)	8(14%)	41(73)	2.61	0.705
Section 3.56 Boring	37(66%)	14(25%)	5(9%)	1.43	0.657
Section 3.57- Slow	31(55%)	16(29%)	9(16%)	1.61	0.755
Section 3.59-Stupid	39(70%)	17(34%)	-	1.30	0.463
Section 3.63- Easy to make enemies	23(41%)	32(57%)	1(2%)	1.60	0.528
Section 3.66- Lazy	31(55%)	19(34%)	6(11%)	1.55	0.685
Section 3.67- No privacy	25(45%)	21(37%)	10(18%)	1.73	0.750
Section 3.69- Narrow Interests	13(23%)	39(70%)	4(7%)	1.84	0.531
Section 3.71- Hard to meet	26(46%)	17(31%)	13(23%)	1.77	0.809

However, when comparing the results of the JDI with the Minnesota Job Satisfaction Questionnaire, it seems that the results of the JDI are more positive than the results of the latter. This may be owing to the more detailed nature of the JDI which enabled respondents to respond in a more detailed fashion to the five dimensions measured. Keeping in mind that the questionnaires were completed by bank managers from a non-English speaking background, it could be speculated that the numerous single-word responses of the JDI may have been more user-friendly to respondents and this may have lead to a more accurate picture of job satisfaction of the respondents.

5.3.2.3 Situational Variables (Organisational Health)

As mentioned previously, Organisational Health refers to the leadership and managerial practices as well as the organisational structures and processes characterising a work organisation. In relation to this questionnaire, the degree of satisfaction or dissatisfaction with the attributes existing in the respondents' banks are measured by the Organisational Health Index. The descriptive results of this questionnaire are discussed in Table 5.8.

Table 5.8: Organisational Health Index (N=56)

	Not at all	Moderately Existing	Quite Often	Often	Very Much	Mean	Standard Deviation
	f (%)	f (%)	f (%)	f (%)	f (%)		
1. Adaptiveness	-	19(34%)	27(49%)	8(15%)	1(2%)	2.84	0.7396
2. Excellent HR Practices	-	13(23%)	24(43%)	18(32%)	1(2%)	3.13	0.7887
3. Considerate Leadership	-	13(23%)	15(27%)	27(48%)	1(2%)	3.29	0.8477
4. Problem Solving Adequacy	-	14(25%)	29(52%)	12(21%)	1(2%)	3.00	0.7395
5. Conflict management	-	19(34%)	16(28%)	20(36%)	1(2%)	3.05	0.8836
6. Innovativeness	1(2%)	9(16%)	20(35%)	24(43%)	2(4%)	3.30	0.8512
7. Commitment of management	-	13(23%)	17(30%)	23(41%)	3(6%)	3.29	0.8897
8. Outgoingness	-	10(18%)	24(43%)	21(38%)	1(2%)	3.23	0.7638

In interpreting and discussing the results in Table 5.8, it is useful to combine the results of the 'quite often', 'often' and 'very much' columns in the table. It is clear from Table 4.8 that the respondents are overwhelmingly satisfied with the measured attributes in their banks.

The highest satisfaction score was obtained for the 'outgoingness' dimension. Eighty-three per cent of the respondents were satisfied that this dimension was an attribute of their bank.

Furthermore, eighty-two per cent of respondents were of the opinion that 'innovativeness' was an attribute of their bank. This high score could be explained by the fact that Mauritius has innovative banking facilities and managers are encouraged to have a creative orientation in striving for perfection at the workplace. Seventy-seven per cent of respondents believed that their workplace is characterised by a considerate style of leadership. One would expect that this could positively influence the job involvement of bank managers. Another 77% of the respondents believed that their banks are characterised by excellent human resource practices. Furthermore, seventy-seven per cent of respondents also felt that commitment of management is an attribute of their bank. A further 75% of respondents were of the opinion that their bank is characterised by sufficient problem solving adequacy. The expectation would be that in practice, managers who believe that their bank has the capacity to adequately solve problems, would tend to be more involved in their jobs.

Sixty-six per cent of respondents are satisfied with conflict management as an attribute of their bank. Finally, two-thirds of respondents also felt that their bank is characterised by adaptiveness. This result may be explained by the fact that in the Mauritius context, it is a requirement of the current workplace that employees easily adapt to the branches of banks which have different working environmental conditions. They are expected to adapt to both individual-related and organisational related matters. This result is positive in the sense that Mauritius is an attractive financial sector to foreign investors. Moreover, customers in the Mauritian banking sector are now more informed of the endless seas of change in the international financial sector and the wide range of quality products which are offered at very competitive prices. Therefore, there is a definite need for banks in Mauritius to

quickly adapt to these latest market trends in financial products in order to meet the immediate challenges in the international economic environment.

With regard to organisational health factors measured in this study, it is evident from the results in table 4.8 that respondents felt that their banks have a healthy organisational environment.

5.3.3 RQ3: Is there a significant relationship between personal demographic variables and job involvement?

This section discusses the results in relation to the third research question. The correlations between a number of personal demographic variables including gender, age, management level, educational qualifications, background, marital status, length of service and number of dependants on the one hand, and job involvement on the other hand, are examined.

5.3.3.1 What is the impact of gender of bank managers on their job involvement?

Table 5.9 summarises the results regarding the relationship between gender and job involvement. The table presents the frequency of respondents and mean rank pertaining to gender. The last two columns show the values for the Mann-Whitney U test and the Z value derived from the test.

Table 5.9: The Impact of Gender on Job Involvement (N=56)

Construct	Gender	N	Mean Rank	Mann-Whitney U test	Z
Total Job Involvement	Male	33	30.88	301.000	-1.309
	Female	23	25.09		
	Total	56			

* $p \leq 0.05$

It is clear from the table that there is no significant difference between males and females in relation their overall JI scores.

In view of this finding:

H1₀: There is no significant relationship between the gender of bank managers and their job involvement;

could not be rejected.

5.3.3.2 What is the impact of the age of bank managers on their Job Involvement?

Table 5.10 summarises the results regarding the relationship between the age of bank managers and their job involvement.

Table 5.10: The impact of the age of bank managers on their Job Involvement

Construct	Age Categories (No. of Years)	N	Mean Rank	Chi-square test	Z
Job Involvement	20-29	19	26.82	3.077	0.380
	30-39	10	27.70		
	40-49	19	26.68		
	50-59	8	37.81		
	Total	56	25.19		

* $p \leq 0.05$

In Table 5.10 the frequency of respondents and mean rank pertaining to age categories are presented. The last two columns show the values for the Chi-square Test and the Z value derived from the Kruskal-Wallis test. It is clear from Table 4.9 that there is not a significant relationship between the various age groups of respondents and overall JI scores.

In view of this finding:

H2₀: There is no significant relationship between the age of bank managers and their job involvement;

could not be rejected.

5.3.3.3 What is the impact of level of management of bank managers on their job involvement?

Table 5.11 summarises the results regarding the relationship between the level of management and job involvement

In table 4.10, the construct of Job Involvement is presented along with the frequency of respondents and mean rank pertaining to level of management. The last two columns show the values for the Mann-Whitney U test and the Z value derived from the test.

**Table 5.11: The impact of level of management on Job Involvement
(N=56)**

Construct	Level of management	N	Mean Rank	Mann-Whitney U test	Z
Total Job Involvement	Junior Management	32	26.42	317.500	-1.102
	Middle management	24	31.27		
	Total	56			

* $p \leq 0.05$

The result indicates that the level of management does not have a significant correlation with the job involvement of bank managers in Mauritius.

In view of this finding:

H3₀: There is no significant relationship between the managerial level of bank managers and their job involvement;

could not be rejected.

5.3.3.4 What is the impact of educational qualification of respondents on Job Involvement?

Table 5.12 summarises the results regarding the relationship between educational qualification and job involvement.

Table 5.12: The impact of educational qualifications of respondents on their Job Involvement (N=56)

Construct	Educational Qualification	N	Mean Rank	Mann-Whitney U test	Z
Total Job Involvement	Bachelors degree	38	28.32	335.000	0.902
	Post-graduate degree	18	28.89		
	Total	56			

* $p \leq 0.05$

In Table 5.12, the construct of job involvement is presented along with the frequency of respondents and mean rank pertaining to educational qualification. The last two columns show the values for the Mann-Whitney U test and the Z value derived from the test. It is clear from the table that there is no significant relationship between level of education of respondents and their overall JI scores.

In view of this finding:

H4₀: There is no significant relationship between the educational qualifications of bank managers and their job involvement,

could not be rejected.

5.3.3.5 What is the impact of the background of respondents on their Job Involvement?

Table 5.13 summarises the results regarding the relationship between background of respondents and job involvement

Table 5.13: The Impact of background of respondents on Job Involvement
(N=56)

Construct	Background	N	Mean Rank	Mann-Whitney U test	Z
Total Job Involvement	Male	20	30.55	319.000	0.483
	Female	36	27.36		
	Total	56			

* $p \leq 0.05$

In Table 5.13, the construct of Job Involvement is presented along with the frequency and mean rank pertaining to background of respondents. The last two columns show the values for the Mann-Whitney U test and the Z value derived from the test. The result indicates that the background of respondents does not have a significant correlation with the job involvement of these managers in Mauritius.

In view of this finding:

H5₀: There is no significant relationship between the background of bank managers and their job involvement,

could not be rejected.

5.3.3.6 What is the impact of marital status of respondents on Job Involvement?

Table 5.14 summarises the results regarding the relationship between marital status and job involvement.

Table 5.14: The Impact of marital status on Job Involvement
(N=56)

Construct	Marital Status	N	Mean Rank	Mann-Whitney U test	Z
Total Job Involvement	Married	35	30.49	298.000	0.239
	Unmarried	21	25.19		
	Total	56			

* $p \leq 0.05$

In table 5.14, the construct of Job Involvement is presented along with the frequency of respondents and mean rank pertaining to marital status. The last two columns show the values for the Mann-Whitney U test and the Z value derived from the test. It is clear from the table that there is no significant relationship between marital status of respondents and their overall JI scores.

In view of this finding:

H₀: There is no significant relationship between the marital status of bank managers and their job their involvement,

could not be rejected.

5.3.3.7 What is the impact of number of years of service of respondents on Job Involvement?

Table 5.15 summarises the relationship between number of years of service of respondents and job involvement.

In Table 5.15, the construct of Job Involvement is presented along with the frequency of respondents and mean rank pertaining to categories of number of years of experience. The last two columns show the values for the Chi-Square Test and the Z value derived from the test.

Table 5.15: The impact of number of years of service of respondents on JI

Construct	Number of years of service	N	Mean Rank	Chi-square test	Z
Job Involvement	Less than 5 years	20	25.03	5.237	0.264
	> 5 and less than 10	7	36.57		
	>10 and less than 15	11	27.27		
	>15 and less than 20	11	25.23		
	20 and above	7	37.43		
	Total	56			

* $p \leq 0.05$

It is clear from the table that there is no significant relation between number of years of service of respondents and their overall JI scores.

In view of this finding:

H7₀: There is no significant relationship between the length of service of bank managers and their job involvement,

could not be rejected.

5.3.3.8 What is the impact of number of dependants of respondents on Job Involvement?

Table 5.16 summarises the results regarding the relationship between number of dependants of respondents and JI.

Table 5.16: The impact of the number of dependants of respondents on JI

Construct	Number of children	N	Mean Rank	Chi-square test	Z
Job Involvement	No children	21	26.90	3.097	0.685
	1 child	4	32.75		
	2 children	11	35.64		
	3 children	10	29.05		
	4 children	8	36.00		
	5 children	2	19.75		
	Total	56			

In Table 5.16, the construct of Job Involvement is presented along with the frequency of respondents and mean rank pertaining to number of children of respondents. The last two columns show the values for the Chi-Square Test and the Z value derived from the test. It is clear from the table that there is no significant relation between number of children of respondents and their overall JI scores.

In view of this finding:

H8₀: There is no significant relationship between the number of dependants of bank managers and their job involvement,

could not be rejected.

5.3.4 RQ4: Is there a significant relationship between personal-psychological variables including the dimensions of locus of control ('internal', 'chance' and 'powerful others') on the one hand, and JI on the other hand.

Table 5.17 shows the results of the correlation analysis between dimensions of locus of control and job involvement

Table 5.17: The relationship between dimensions of locus of control and Job Involvement (N=56)

Dimensions of Locus of control	Correlation coefficient
1. Internal Factors	0.307*
2. Chance factors	-0.125
3. Powerful others	-0.128
Overall locus of control	-0.212

* $p \leq 0.05$

From Table 5.17, it is evident that there is a significant positive correlation between only one of the three dimensions of locus of control (internal factors) and job involvement. However, the strength of correlation is quite weak (0.307). It is also evident from the table above that there is also no significant relationship between the overall locus of control and the job involvement of respondents.

In view of this finding:

H₀: There is no significant relationship between the locus of control of bank managers and their job involvement;

could not be rejected.

5.3.5. *RQ5 Is there a significant relationship between situational variables (organisational health variables) and job involvement.*

Table 5.18 summarises the results regarding the correlation between dimensions of organisational health and the job involvement of respondents.

Table 5.18: The correlation coefficients of dimensions of organisational health with Job Involvement (N=56)

Dimensions of organisational health	Correlation coefficient
1.Adaptiveness	-0.071
2.Excellent HR Practices	0.062
3.Considerate Leadership	-0.021
4.Problem Solving Adequacy	-0.137
5.Conflict management	0.009
6.Innovativeness	-0.130
7. Commitment of management	-0.040
8. Outgoingness	0.057

* Correlation is significant at 0.05 level (1-tailed)

** Correlation is significant at 0.01 level ((1-tailed)

It could be observed in Table 5.18 that there is no significant correlation between dimensions of organisational health and the job involvement of respondents.

In view of these findings:

H10₀: There is no significant relationship between situational variables (organisational health variables) and the job involvement of bank managers; could not be rejected.

5.3.6 RQ6 Is there a significant relationship between situational variables (organisational health variables) and job involvement.

The results reflecting this research questions are summarise in Tables 5.18 and 5.19.

Table 5.19 shows the results regarding the dimensions of job satisfaction (as per the Minnesota Job Satisfaction Questionnaire) and job involvement.

Table 5.19: The correlation coefficients of dimensions of job satisfaction with Job Involvement (N=56)

Dimensions of job satisfaction	Correlation coefficient
1.Job security	0.082
2. Work conditions	-0.229
3. Social	0.130
4. Pay	0.103
5. Growth	0.112
6. Work itself	-0.064
7. Supervision	-0.065
8.Overall consideration of the job	0.004

* $p \leq 0.05$

It is evident from the table above that there is no significant correlation between any of the job satisfaction dimensions and the job involvement of respondents.

Table 5.20 summarises the results regarding the correlation between job satisfaction dimensions as measured by the job descriptive index (JDI) on the one hand, and job involvement on the other.

Table 5.20: The correlation coefficients of dimensions of job satisfaction (Job Descriptive index) with JI(n=56)

Dimensions of Job Descriptive Index	Correlation coefficient
1.Total Work itself	- 0.119
2. Total Supervision	0.124
3. Total Pay	0.031
4. Total Promotion	- 0.096
5. Total co-workers	0.037
6. Total Job satisfaction	-0.046

* Correlation is significant at 0.05 level (1-tailed)

** Correlation is significant at 0.01 level((1-tailed)

Job satisfaction was operationalised with 5 subscales from the JDI (Smith et al., 1969). The five dimensions of job satisfaction examined in this questionnaire were satisfaction with work itself, satisfaction with supervision, satisfaction with pay, and satisfaction with promotion and satisfaction with co-workers. For each dimension of satisfaction, a list of adjectives was presented to which the respondent was asked to reply with yes, no, or cannot decide. The items were scored so that a high score indicated satisfaction. From the above table, it is evident that there is no significant correlation between the dimensions of job satisfaction (Job Descriptive index) and the job involvement of respondents. In view of the findings in Tables 5.19 and 5.20:

H11₀ :There is no significant relationship between job satisfaction of bank managers and their job involvement; could not be rejected.

5.4 Summary of Hypotheses Testing

Tables 5.21 summarises the hypotheses testing in relation to the third research question.

Table 5.21: Summary of hypotheses testing in relation to RQ3 (Demographic variables and JI)

Hypothesis	Result
<i>H1₀: There is no significant relationship between the gender of bank managers and their job involvement.</i>	Cannot Reject
<i>H2₀: There is no significant relationship between the age of bank managers and their job involvement.</i>	Cannot Reject
<i>H3₀: There is no significant relationship between the managerial level of bank managers and their job involvement.</i>	Cannot Reject
<i>H4₀: There is no significant relationship between the educational qualifications of bank managers and their job involvement.</i>	Cannot Reject
<i>H5₀: There is no significant relationship between the background of bank managers and their job involvement.</i>	Cannot Reject
<i>H6₀: There is no significant relationship between the marital status of bank managers and their job involvement.</i>	Cannot Reject
<i>H7₀: There is no significant relationship between the length of service of bank managers and their job involvement.</i>	Cannot Reject
<i>H8₀: There is no significant relationship between the number of dependents of bank managers and their job involvement.</i>	Cannot Reject

Tables 5.22 summarises the hypotheses testing in relation to the fourth research question.

Table 5.22: Summary of Hypotheses Testing in relation to RQ 4 (Personal psychological variables and JI)

Hypothesis	Result
<i>H9₀ :There is no significant relationship between locus of control of bank managers and their job involvement.</i>	Cannot Reject

Table 5.23 summarises the hypotheses testing in relation to the fifth research question.

Table 5.23: Summary of Hypotheses Testing (Organisational Health Variables and JI)

Hypothesis	Result
<i>H10₀: There is no significant relationship between situational variables (organisational health variables) and the job involvement of bank managers.</i>	Cannot Reject

Table 5.24 summarises the hypotheses testing in relation to the sixth research question.

Table 5.24:– Summary of Hypotheses (Job Satisfaction and JI)

Hypothesis	Result
<i>H11₀:There is no significant relationship between job satisfaction of bank managers and their job involvement.</i>	Cannot Reject

5.5 Summary

This chapter discussed the results of the survey in relation to the nature of job involvement in Mauritian banking sector and the research questions posed.

The results of the survey showed that 59% of respondents were male and 41% were female. Thirty-four percent of respondents were in the range of 20-29 years of age whereas only 8% were in the range of 50-59 years. Most of the respondents had at least a diploma/degree in banking or a related subject. In terms of management positions within their respective banks, a majority of the respondents were in junior management positions with less than five years of working experience, reflecting to a certain degree the policy of many commercial banks to infuse new blood in the banking sector to meet the immediate challenges. Most of the respondents were from the commercial banks as well as offshore banks drawn from both urban and rural areas in Mauritius.

Overall, the results in relation to the nature of the respondents' job involvement pointed to the trend that bank managers did not seem to be highly involved in their jobs. This may be viewed with some concern in the face of the numerous challenges in the banking sector in Mauritius. Furthermore, the results indicated that, overall, the internal locus of control of respondents tended to be low, rather than high; the majority of respondents did not feel that their performance was attributed to chance or luck; and, overall, the respondents did not place too much credence on the 'powerful others' locus of control variables.

The results indicated that the respondents were overwhelmingly satisfied with the measured organisational health attributes of their banks. In examining the results of both the Job Satisfaction Questionnaires employed in this study, it seems that there were positive trends in both these questionnaires, even though there are slight individual differences in relation to certain dimensions. The hypotheses testing indicated that no significant relationships were found between any of the independent variables employed in this study and job involvement.

CHAPTER 6: CONCLUSIONS, IMPLICATIONS AND RECOMMENDATIONS

6.1 Introduction

Building on the literature review in Chapter 2, the methodology in Chapter 3 and the data analysis of Chapter 5, the purpose of this chapter is to provide a discussion of the results of the study. Specific conclusions and recommendations are also discussed in view of the research findings. The theoretical and practical implications of the research findings followed by the limitations of the study are discussed next. Finally, the chapter concludes with directions for future research and the contribution that the research in this thesis makes to the existing human resources literature on the theory of job involvement.

The research objective of this study was:

Firstly, to examine the nature of job involvement of Mauritian bank managers, and secondly, to determine the impact of personal variables (including personal demographic and personal psychological variables), situational variables (also referred to as organisational health variables), and job satisfaction on the job involvement of bank managers in Mauritius.

The following research questions addressing this research objective included:

RQ1: What is the nature of job involvement of Mauritian bank managers?

RQ2: What is the nature of certain independent variables (including personal psychological variables, situational variables and job satisfaction) which may impact upon the job involvement of Mauritian bank managers?

RQ3: Is there a significant relationship between personal demographic variables including: (1) gender; (2) age; (3) management level; (4) educational qualifications; (5) background; (6) marital status; (7) length of service; and (8) number of dependent on the one hand; and job involvement on the other hand.

RQ4: Is there a significant relationship between personal-psychological variables including locus of control ('internal', 'chance' and 'powerful others') on the one hand, and JI on the other hand?

RQ5: Is there a significant relationship between situational variables (organisational health variables) and job involvement?

RQ6: Is there a significant relationship between job satisfaction and job involvement?

The discussion in this chapter is structured around these research questions.

There has been some concern about organisational research on job involvement. Paullay Alliger & Stone Romeo (1994) and Brown (1996) have expressed dismay at the amount of conceptual confusion and proliferation of terms about the definition of job involvement. They further note that the confusion does not stop at the theoretical level, but continues in empirical studies where job involvement has been viewed in three ways namely: as an individual difference variable, as a situationally defined variable and as a person-situation interaction variable.

This research was aimed at understanding the dynamics of self-investment of individuals in their jobs by focussing on the impact of demographic variables, personal demographic, personal psychological, organisational health variables, and job satisfaction upon the job involvement of bank managers in Mauritius.

6.2 Discussion of Survey Findings

6.2.1 What is the nature of job involvement of Mauritian Bank managers?

The first research question concerns the nature of the job involvement of Mauritian bank managers. The 'lack of involvement' attitude of bank managers in Mauritius may indicate negative consequences for the operation of banks because whenever the workload increases, the managers sometimes need to find the means to discharge their duty as certain services in the banking sector have to be provided on a daily basis and their involvement becomes imperative.

The picture presented in the results therefore does not look very promising for the Mauritian banking sector. The challenges associated with the modern day banking sector in Mauritius have been emphasised previously in this thesis, and a luke-warm attitude in relation to job involvement does not present a very promising picture in terms of optimising the potential of Mauritian bank managers.

Uma Sekaran carried out a study in 1981 using a sample of nearly 1000 bank managers selected from twelve banking corporations in three metropolitan cities in India. One of the findings of this study was that a person gets involved by the features of attraction in the job and certain organisational factors in the initial stages, which then gets reduced, but goes up again as the time for promotion nears and new aspects of the job are to be handled responsibly. This has implications for career path planning

For instance, what is the optimal time for banks to promote their personnel so that both banks, as well as their personnel, benefit and the quality of life is raised? What is the ideal time for transferring managers from one department to another, where the job may be different? How would the course of training, on and off the job, be charted so that job involvement and competence are built up? This study, thus, has implications for job design, organisation design, job rotation, training and placement of managers and career planning.

6.2.2 *What is the nature of certain independent variables (including personal psychological variables, situational variables and job satisfaction) which may impact upon the job involvement of Mauritian bank managers?*

This section discusses the descriptive statistics for the other measurement constructs in this study which are employed as independent variables. These measurement constructs include: personal-psychological variables including locus of control variables (internal versus external control); situational variables (organisational health); and job satisfaction.

The majority of respondents felt that they did not have control over what happens in life. It seems that the internal locus of control of respondents tend to be low, rather than high. Therefore overall, the respondents did not place too much credence on the 'powerful others' locus of control variables. A desirable situation in the Mauritian banking sector would be one which is characterised by managers who have a high internal locus of control, low 'chance' locus of control and low 'powerful others' locus of control.

With regard to organisational health factors measured in this study, it is evident from the results that respondents felt that their banks have a healthy organisational environment.

With regard to job satisfaction, almost half of the respondents were satisfied with the amount of salary that they receive to maintain a reasonable good living. Moreover, the majority of the respondents were satisfied with the benefits package offered to them and 60% of respondents found their co-workers loyal, reasonable and stimulating. It should be noted that within the Mauritian banking industry, in certain banks, managers receive attractive benefits plans such as vacation, retirement and medical schemes. In fact, the banking sector in Mauritius is regarded as a sector for white-collar jobs with very attractive pay packets and cafeteria style benefits are offered to employees.

According to Sekaran (1981a) one of the most important findings was that demographic factors may not be the conditioning factors for job involvement among bank managers in India.

The findings of this study confirms the hypothesis of Sekaran (1981b) and also that of McKelvey & Sekaran (1977) who found that demographic factors may not be the conditioning factors for job involvement in non-professional settings of scientists and engineers in the aerospace industries.

6.2.3 *Is there a significant relationship between personal demographic variables and Job Involvement?*

The main trend in relation to the results of this study revealed that none of the personal demographic variables of Mauritian bank managers (gender; age; management level; educational qualifications; background; marital status; length of service; and number of dependants) correlated significantly with their job involvement.

Gender: The finding of the present study is that there is no significant relationship between gender of bank managers and their job involvement. This finding is supportive of data bearing on the question of sex-related differences in job involvement. Leftkowitz (1967) found that “men and women did not differ significantly on ego involvement in one’s job” (p 254). However, contrary to this finding, Herman, Dunham & Hulin (1975) found that males expressed higher job involvement. The sample used by Herman et al consisted of 392 non-union employees in a printing company. Newman (1975) also found higher levels of job involvement associated with males (n=196) in a sample of 710 insurance company employees. Other studies which confirmed that gender is not related to job involvement are Sekaran & Modway (1981); Stafford, Jackson & Banks (1980); and Cortis & Cassar (2005).

Age: The results of the present study confirm the absence of a relationship between *age and job involvement* in some of the earlier research studies carried out in other countries. The results are supportive of and add to the results documented by several earlier studies which reported no significant relationship between age and job involvement (Torbert & Rogers 1973; Mannheim 1975, Mitchell, Baba & Epps 1975; Gechman & Wiener 1975; Ivancevich & McMahon 1977; Bigoness 1977;

Kitchen 1979; Reddy & Ravi Kumar 1980; Hammer & Champy (1993); Venkataraman 1981; Pathak (1982a). Furthermore, Brown's (1996) study which entailed a Meta analysis of job involvement studies, also found virtually no relationship between job involvement and demographic characteristics. However, no studies reported in the meta analysis of Brown's study utilised bank managers as samples.

However, the results in this study are also contradicting some other studies, some which reports a positive relationship between age and job involvement and others which found a negative relationship. For example, Morrow McElroy & Blum (1988) reported that job involvement is not only related to an individual demographic attributes, say job tenure and age, but also interactions among them. However, two other studies namely Lefkowitz (1974) and Taylor & Thompson (1976) reported negative relationships between age and job involvement.

It has been noted in the literature that the mixed results reported by these studies could be due to two major causes: differences in methods used to collect data on JI and differences in the nature of the relationship between age and JI among various subsets of respondents, such as more successful and less successful workers (Rabinowitz & Hall, 1977) or engineers and nurses (Lodhal & Kejner, 1965). Kanungo (1982) recommended the use of valid, reliable, and comparable measures of JI, which has implications for the use of existing measures on job involvement within different cultural settings. The findings of many of the studies above have been based on bivariate analysis, and the average magnitude of relationship between age and JI has been reported as 0.25 by Rabinowitz & Hall (1977). However, it has been argued that these bivariate relationships do not reveal the true picture because age and JI relationship might have been moderated by other factors. This could also be the case in this study. However, unfortunately the nature of the data has been of such a nature in this study that non-parametric statistics were chosen which precluded the use of other more advanced multivariate statistical analysis.

Management Level: In general, job involvement is expected to increase with a rise in level of management level which is usually accompanied by an increase in delegation of authority as well as responsibility. The finding of the present study is

that there is no significant relationship between management *level of respondents and their job involvement*. This result contradicts the findings of several studies. Manheim (1975) found a positive relationship between these two variables and Medford (1975) found a positive relationship between hierarchic position, job challenge and job involvement. Other studies which reported a positive relationship include: Penn (1987), , and Rosin & Korabik (1997).

There are, however, several studies supporting the results of the present study. These studies (Lodhal & Kejner, 1965; Mitchel, Baba & Epps 1,1975; Schuler, 1980; Rabinowitz & Hall , 1981; and Cunningham, 1978) found no significant relationship between management level and job involvement.

The 'no relationship' thesis is incongruent with the work of some classical job involvement theorists. These theorists argue that the more an employee becomes involved in a job that allows him/her control and autonomy, the more job involved the employee will be (Lawler & Hall 1970). Further to this notion, Hall and Mansfield (1971) has developed a model based on the Lewinian concept of psychological success which proposed that the more an individual's job contains autonomy and challenge, the more likely he is to become job involved. In the case of bank managers in Mauritius, more autonomy and greater challenges are available as the manager moves up from lower management levels to the higher levels in banks. However, the results indicate that despite these opportunities, more may be needed within the banking career progression context to increase the job involvement of bank managers.

Educational Qualifications: The results of the present study showed no significant relationship between levels of education and job involvement. These results are supportive of numerous studies indicating a non-existent relationship between these two variables. Some examples include the studies by Siegel & Ruh (1973), Sharma & Sharma (1978a), Ivaneevich & McMahon (1977), Rabinowitz, Hall & Goodale (1981), Mckelvey & Sekaran (1977), Kitchen (1979), Sekaran (1981b), and Lee & Modway (1987).

However, as in the case of age and level of management, the empirical evidence on the relationship between the *levels of education* and job involvement is conflicting. Contradicting the no correlation notion, there is also strong evidence of positive and negative correlations between education and job involvement. Example of studies reporting positive correlations are: Mannheim (1975), Newman (1975), Cleland, Bass, Mc Hugh & Montano (1976) and Schuler (1980). Other studies which argue a positive relationship stance include Ruh & White (1974), Aldag & Brief (1975), Baba & Jamal (1976), Kotch & Steers (1978), Saleh (1981), Sekaran & Mowday (1981), Agarwala (1978), Sharma & Kapoor (1978) and Pathak (1982).

Such mixed evidence, according to Kanungo, Misra & Dayal (1975), indicates mostly a lack of rationale for expecting levels of education to correlate with job involvement. Unless one assumes that formal education in schools and colleges in every society trains employees to adopt positive work values, there is no justification for expecting education to co-vary with job involvement.

Taking the observed job involvement-education relationship in the present study, it seems that the absence of any such relationship might be due to the relatively lesser variations in educational qualifications in the sample studied, since all of the respondents belonged to managerial cadre and incumbents in these jobs were required to have relevant tertiary qualifications.

Background: In relation to the demographic variable, ‘background’, the present study did not find a significant relationship between the *background (urban vs rural) and their job commitment*. This supports the results of other studies such as Saal (1981), and Sharma & Kapoor (1978) which reported an absence of correlation between these variables. This finding contradicts the results of Blood and Hulin (1967) and Ruh, White and Wood (1975) who found a significant correlation between these variables.

The absence of relationship between background and JI in the present study could be attributed to the fact that the respondents have been socialised and resocialised in the process of technical and communicative competence acquisition and through mandatory transfers after a period of three years at a particular place. Perhaps the

results would have been different with a different sample such as clerical bank employees. This classification of employees does not have to go through this type of socialisation and re-socialisation process.

Marital Status: Once again no relationship was found between marital status and job involvement in this study. The empirical evidence on the relationship between JI and marital status is mixed. The studies by Gannon & Hendrickson (1973), Kanungo, Misra & Dayal (1975), Rabinowitz & Hall (1977), Pathak (1982) and Singh, Gupta & Rastogi (1981), reported a positive relationship between JI and marital status. However, other studies (Lodhal & Kejner 1977; Saal 1978) found no relationship between JI and marital status. In fact, the relationship between marital status and JI can be expected because of two possibilities, i.e., either a married person with family responsibilities is more likely to be less involved because of many family obligations which can divert his attention from the job, or the family obligations may force a married person to work harder on the job and thereby become more involved. In view of the results of the present study and several other studies where no relationship between JI and marital status has been found, the notion that family responsibility may force a bank manager to become more serious about work and thereby become more involved does not hold in Mauritian context.

Length of Service: No relationship between length of service and JI has been found in the present study. The relationship of job or organizational tenure with JI has also attracted the attention of various researchers. An examination of studies dealing with this aspect reveals that numerous studies reported a positive relationship such as: Aldag & Brief (1975), Kanungo, Misra & Dayal (1975), Jones, James & Bruni (1975), Newman (1975), Rabinowitz & Hall (1977), Ivaneevich & McMahan (1977), Sekaran & Mowday (1981), Sharma & Kapoor (1978a), Sharma & Sharma (1978), Shrivastava & Dolke (1978), Anantharaman (1980), Madhu & Harigopal (1980), and Pathak (1982b). However, there are just as many studies arguing the 'no relationship' notion as in the present study, Schwyhart & Smith (1972), Hall & Mansfield (1975), Gechman & Weiner (1975), Mitchell Baba & Epps (1975), Baba & Jamal (1976), Saal (1978), Dailey & Morgan (1978), Kitchen (1979), Mckelvey & Sekaran (1977), Agarwala (1978).

Logically, length of service; being a time-based variable, like age, one would have expected a positive link. However, as pointed out by Kanungo (1975), it is important to make a distinction between a worker's seniority on the job and seniority in the organization. While longer stay within an organization may develop organizational loyalty within a worker, it may or may not reflect JI; however, seniority on the job may be more directly related to JI than to organizational involvement.

Number of Dependents: The empirical evidence regarding the relationship between JI and number of dependents is again a mixed one. Some studies such as Saal (1981), Sharma & Kapoor (1978), Reddy & Kumar (1980), and Pathak (1982b) have reported a non-significant relationship of JI with the number of dependents; however, in other studies, a negative relationship has been observed (Agarwala, 1978, Malhan Agarwala & Singh, 1981)

In the present study, no relationship between JI and number of dependents has been found which lends further credence to the observation made earlier in the context of JI-marital status relationship within the Mauritian context-family responsibility may not necessarily force a person to become more serious about work and thereby become more job involved.

Thus, in relation to the present study, it is clear that in the Mauritian banking context, the demographic profiles of bank managers such as gender, age, management level, educational qualifications, background, marital status, length of service and number of dependants, do not statistically relate with JI in a significant manner.

6.2.4 *Is there a significant relationship between personal-psychological variables including locus of control ('internal', 'chance' and 'powerful others') on the one hand, and JI on the other hand?*

The present study found that the locus of control dimensions of Mauritian bank managers did not significantly correlate with JI. Initially job involvement was considered as a stable job attitude resulting from a process of socialisation based on the protestant belief. Wollack, Goodale, Wijting & Smith (1971) defined job involvement as one of the dimensions of Protestant Ethic. Not surprisingly, job involvement was then associated with growth need, or higher order need strength (including intrinsic needs, internal motivation, need for achievement) and internality. But again, the relationship might be moderated by other variables. For example, Rabinowitz & Hall (1981) found that factors like higher order need strength was positively associated with job involvement only during the mid-career stage. Hall and Mansfield (1975), as well as Slocum & Cron (1985), reported similar results.

However, the empirical evidence when examining numerous studies regarding the relationship between JI and locus of control is weak and conflicting. Support for a positive relationship between these constructs could be found in, for example, Runyon (1973); Kimmons & Greenhaus (1976); Dailey & Morgan (1978); Reitz & Jewel (1979); Agarwala (1978) Shrivastava & Dolke (1980), Anantharaman & Subha (1980); Malhan Agarwala & Singh (1981) and Pathak (1982). In contrast Rabinowitz & Hall (1977); Bigoness (1978) and Rabinowitz (1981) did not find any significant relationship between the two variables. Furthermore, the evidence reported in some other studies seems to cast doubt on certain assumptions implicit in the reported positive relationship between JI and internal locus of control. For example, if highly involved workers are relatively impervious to external evaluation and rewards (Wood, 1974), then it might be expected that internals would be similarly inclined.

However, two independent studies (Broedling, 1975; and Reitz & Jewell, 1979) indicate that internals are more likely to perceive performance-reward contingencies. Besides, the non-significant relationship of locus of control with overall index of JI

in the present study within the Mauritian context provides an important contrast when compared with Runyon's (1973) data on males.

The present findings do not lend support to the proposition that internally oriented workers are more involved in their work than externally oriented workers (at least when the workers are males). The possible reasons for different results could be the nature of job (chemical employees in Runyon's investigation and bank managers in the present study) and different JI measures (Lodahl & Kejner scale in Runyon's study and Agarwala 32-item JI scale in the present study). This when studied in the light of Reitz and Jewell's (1979) work on industrial workers in six countries and this study in the Mauritian context, internality and JI are not strongly related, leads to the suggestion that comparing the work experiences and orientations of bank employees from different levels (managerial and non-managerial) vis-a-vis employees from other organizations would be a fruitful area for further research.

The finding that overall, locus of control is not significantly related to total JI is, however, qualified by the results that this personal-psychological variable is significantly related to some of the dimensions of JI. Specifically, there is a positive relationship between the locus of control and the job concern dimension of JI. Further, the locus of control is negatively related to two other dimensions of JI i.e. job longing and emotional involvement. However, the locus of control is not related to the remaining nine dimensions of JI. Obviously, the simultaneous presence of non-significant, significant but both positive and negative relationships in case of different dimensions of JI balanced each other resulting in an overall absence of relationship under reference.

6.2.5 *Is there a significant relationship between situational variables (organisational health variables) and job involvement?*

Results indicated that situational variables of Organisational Health (OH) and its eight dimensions, namely, adaptiveness, Excellent Human Resource Practices, Considerate leadership, Problem solving adequacy, conflict management, Innovativeness and Commitment and outgoingness were not significantly related to the overall index of Job Involvement. Therefore, a profile of ‘no correlation’ emerged as far as the situational variables are concerned.

Multivariate studies (Ruh, Johnson & Scontrino 1975; Rabinowitz & Hall, 1981; Saal, 1978; Sekaran & Mowday, 1981; and Rabinowitz, 1981) have demonstrated that Job Involvement is a joint function of personal, as well as situational, variables. Describing JI as a function of an interaction between individuals and situations is also in general accord with the views of many other researchers (Lawler & Hall, 1973; Ruh & White, 1974; Rabinowitz & Hall, 1981; Kanungo, 1982).

No direct study on Job Involvement and organizational health relationship could be identified in the literature search of the present study. However, some indirect evidence has been provided in certain studies. For example, McKelvey & Sekaran (1977) reported significant positive correlations between JI and various aspects of organizational health. Similarly, Patchen (1970) and Malhan Agarwala & Singh (1981) also reported significant positive relationship between JI and control over work methods and goal setting, (organisational excellence and human resource management aspects of organizational health). Several studies have also looked at the relationship of JI with the nature of supervision (considerate leadership aspect of organizational health). Some of the studies reported which reported a positive relationship between JI and “consideration” behaviour of supervisors are, for example, Herman Dunham & Hulin (1975); Malhan Agarwala & Singh (1981) and Pathak (1982).

Beer, Walsh & Taber (1976) reported opposite results. Moreover, some studies have reported that JI and leadership behaviour are not related. It may be noted here that most researchers exploring the relationship of a participative climate in an

organization to JI have considered it as job variable or as a characteristic of supervision. As a form of supervisory behaviour, participative management style has been found to be positively related to JI (Ruh & White, 1974; Steers, 1976; Saleh & Hosek, 1976). However, as an organizational characteristic, participative management has not been directly related to JI; although some researchers have found a positive relationship (Lawler & Hall, 1970; Mehta, 1977).

The relationship of JI with the innovativeness aspect of organizational health has been reported by Lawler and Hall (1970) and Mckelvey & Sekaran (1977). They reported significant positive correlations between JI and support for initiation and development of new ideas.

Other studies have also found innovative climate to be contributing significantly to JI (Shrivastava & Sinha 1972; Kitchen, 1979; Malhan Agarwala & Singh, 1981). Further, significant positive correlations between JI and personal development aspect of organizational climate have been reported in some studies (Patchen, 1970; Mckelvey & Sekaran, 1977; Shrivastava & Dolke, 1978; Kitchen, 1979)

In the present study, the perceived situational variables of Organisational Health dimensions were not related to the overall index of Job involvement. This finding, therefore, does not conform to earlier findings in other studies regarding the importance of situational factors for Job Involvement. However, it should be noted that concluding discussions of these results indicated that in relation to these studies correlations obtained were relatively low, and not much credence could be placed on these since the possibility of spurious correlations due to common method variance cannot be ruled out (Shrivastava & Krishna 1981).

6.2.6 *Is there a significant relationship between the job satisfaction and job involvement of Mauritian bank managers?*

Results in the present study show that there is no significant positive relationship between job involvement and job satisfaction among bank managers in Mauritius.

Past researchers have found a positive effect of job involvement on job satisfaction (Babin & Boles 1996; Igarria, Parasuraman & Badawy, 1997; Parasuraman & Nachman, 1987). As employees identify with and care about their job they are less likely to get disenchanted and dissatisfied with their current job and look for another job. As their current job becomes important to them and they get more involved with their job, they spend greater effort and identify more solidly with the company's goals, values and culture (Martin & Hafer, 1995). Thus, job involvement leads to higher self-esteem, greater feeling of control, and higher task identity, making a person very satisfied with the job.

Furthermore, it has been argued that different types of personalities (Jung, 1971) may become involved and derive satisfaction in different ways. In short, it is equally likely that (a) people become involved and do derive satisfaction, (b) people become involved but do not derive satisfaction, (c) people do not become involved and do not derive satisfaction, or (d) people do not become involved and yet derive satisfaction (with pay and or co-workers for example).

According to Price & Mueller (1986), job satisfaction is measured by three dimensions or facets: degree of satisfaction with the work itself, degree of satisfaction with co-workers, and degree of satisfaction with supervision. Previous studies have also overwhelmingly reported the relationship between job involvement and job satisfaction to be positive with the magnitude ranging from 0.15 to 0.59. The satisfaction of the work itself usually demonstrated the strongest relationship with job involvement (Cheloha & Farr, 1980; Newman, 1975; Saal 1981). Brooke & Price (1989) showed the satisfaction of work was a major determinant with a 0.342 coefficient.

In view of the discussions above, the following observations could be made which may be relevant to the present study: (i) more and more research adopts the ‘psychological identification with the job’ view of job involvement rather than “the extent to which performance affects self-esteem” definition; (ii) job involvement is related to three classes of work related factors :personal differences, situational factors and interactions between the two; (iii) The above three sets of factors are likely to have independent effects on job involvement; (iv) except for a few multivariate studies, much of the variance in job involvement remains unexplained. Efforts to look at factors which are difficult to be measured quantitatively may be needed; (v) any generalization may be questionable because of a lack of cross – cultural applications; and (vi) Insufficient attention has been paid to the advance of theoretical and methodological sophistication in job involvement research. For example, moderating relationships are virtually ignored in most of studies.

6.3: Implications of the research findings for Job Involvement theory & practice

Given the results, what implications might this research bring to the field of job involvement? In brief, these implications could be discussed from three different angles: (i) theory; (ii) practice; and (iii) methodological improvements in research. These three domains overlap in practice and are here intended only as a way of outlining the discussion. This section discusses the implications for theory which basically include the covering theory which helps to understand job involvement, the applicability of theoretical perspectives and particularly new grounds for study.

6.3.1 Implications of the findings of the present study for theory of Job Involvement in relation to future studies within the Mauritian banking industry

In view of the results of the present study, within the Mauritian context, the argument that certain job characteristics and organizational characteristics play a crucial role in enhancing job involvement has not been supported. The findings of this study do not contend that if one wants to increase job involvement, it is essential to consider job characteristics. Hackman & Lawler(1971) found that the effects of job characteristics (e.g. skill, autonomy and feedback) on job involvement was greater for telephone company’s employees high rather than low in higher order need strength. Brief &

Aldag (1975), confirmed a stronger relationship between job characteristics and job involvement for corrections department employees high in higher order need strength. One would have therefore expected that it is imperative for organizations to have intervention programs which are geared towards redesigning of jobs for greater autonomy, responsibility and variety, as well as provide opportunities for skills development. However, within the Mauritian banking context the importance of these issues was not demonstrated in the results. It is, therefore, necessary to incorporate other issues which were not included in the analysis of the present study.

It may be the case that in the Mauritian banking context, that multiple perspectives offer a better way to understand human behaviour or human attitudes. Granted that the process of job involvement is a complicated one, it would be more useful to study job involvement from multiple perspectives. The question could be asked: to what extent does the theory of multiple perspectives work in studying job involvement, particularly when it is observed in a cross-cultural context? Overall it could be argued that job attitudes should be more meaningfully approached by incorporating multiple perspectives, namely individual dispositions, organisational situations and purposive calculations. Future research should therefore not only focus on the variables that are important to the formation of job involvement, but also those which have not been analysed in the past.

Previous studies have identified various characteristics which may be related to job involvement. In addition to demographic characteristics (Rabinowitz & Hall, 1977, Sekaran & Mowday, 1981) and work-related characteristics (Pfeffer & Conrad 1991, Saal, 1978), the socio-psychological characteristics of employees have been examined to a lesser extent (Ferris & Aranya, 1983). Not only have variables been identified as related to job, organisational and professional commitment, but these three commitment variables have been linked with each other (Weissenberg & Gruenfeld, 1986). It would therefore be useful to also explore these issues in the Mauritian context to further explore why there has been a consistent thesis of 'non correlation' in the present study.

In relation to demographic of age, numerous previous findings suggest that older workers have higher job satisfaction, greater job involvement and organizational

commitment. Furthermore, they demonstrate less absenteeism, lower turnover, and fewer accidents. However, it has been hypothesized in these studies that job type moderates the relationship between age and work performance. Moderating variables have not been explored in this study and therefore would be desirable to include this type of analysis in future research within the Mauritian banking context.

The issue of outcomes of job involvement also has not been examined in the present study. Studies carried out by Blau & Boal (1987) have concluded that work outcomes such as performance, absenteeism and turnover are primarily consequences of job involvement. Job involvement has been directly linked with absenteeism and turnover which in turn have been associated with organisational performance (Farris, 1981; Farrell & Rusbult, 1981). Empirical research by Pfeffer (1980) suggested that enhancing job involvement in organisations helps to unlock employees' motivational and performance potential. However, no studies have yet confirmed whether job involvement enhances individual performance. Processes by which job involvement leads to personal growth and satisfaction for employees are yet to be explored.

The degree to which the desirable/undesirable outcomes occur is therefore essential for defining and evaluating job performance and effectiveness of the organisation. Any organisation needs employees with the highest degree of involvement possible and in most cases would try to manipulate factors considered to be antecedents to employees' involvement to the system which in turn is assumed to determine the ability of the organisation to carry out certain objectives. By becoming a highly involved worker and staying with the organisation, the employee expects to derive social, economic and psychological rewards such as salary, promotion, status and satisfaction. However, it is likely that psychological and behavioural factors such as motivation, teamwork, creativity, isolation, as well as co-operation, play a mediating role between job involvement and work outcomes. Therefore, there is a need to fully understand the processes by which job involvement influences work outcomes. It would, therefore, be quite essential to include the issue of outcomes of JI in any future studies within the Mauritian banking industry.

Finally, it would be of extreme importance to assess the differences between the two distinct but closely related constructs: job involvement and organisation commitment

in any future studies conducted in the Mauritian banking context. The issue of organisational commitment has fallen outside the scope of the present study. According to Morrow (1983) job involvement primarily reflects one's attitude towards a specific job whereas organisational commitment refers to one's attachment to the organisation. A worker may be highly involved in a specific job but he may not be committed to the organisation, or vice versa (Blau & Boal 1987). Job involvement tends to be somewhat more strongly related to job characteristics than organisational commitment. Allowing employees to participate in decision making that is related to their own performance objectives has a greater effect on job involvement than organisation commitment. However, supervisory communication is more strongly related to organisation commitment. Role stress tends to affect employees attitude towards the organisation to a greater extent than does their attitude to work. They tend to attribute the source of stress to organisational factors than to job specific factors. Turnover intentions are more strongly related to organisational commitment than job involvement. Employees are more likely to remain job involved even though they are dissatisfied with certain aspects of their jobs than they are to remain committed to the organisation under dissatisfying circumstances. This implies that organisational commitment may mediate indirect effects of job involvement in turnover of employees.

6.3.2 Implications for practice

The present study found that Mauritian bank managers had a weak job involvement profile at the time of this study. Furthermore, no significant relationships were found between the measured independent variables and JI. What else could be done to sustain the interest of bank managers? The issue of job design did feature in the present study. If involvement could be enhanced by sustaining the interest of the individual in the job, what needs to be incorporated in the job design process?

Elements of unfamiliarity introduced in phased sequences over the length of time on the job would obviously be one way of sustaining the interest of job occupants. Another way of handling this could be a planned job rotation sequencing, which would introduce the incumbent to varying progressive degrees of skill complexity, over his/her life career in the organisation. Yet another way is to implement the

minimum critical specification in “role design” so that the role occupant functions, within broad limits, according to what involves him/her. In other words, the employee designs the enlarged and enriched aspects of the job.

It could be argued that a person gets involved by the features of attraction in the job and certain organisational factors in the initial stages, which then gets reduced, but goes up again as the time for promotion nears and new aspects of the job are to be handled responsibly. This has implications for career planning. For instance, what is the optimal time for organisations to promote their personnel so that they and the individual benefit and the quality of work life are improved? What is the ideal time for transferring personnel time from one department to another, where the job may be different? How the course of training, on and off the job, be charted so that involvement and competence are built up. It would be worthwhile to study these issues in future similar studies.

The findings of this study therefore have implications for practices, especially in relation to what else could be done better in relation to job design, organisation design, job rotation, training and development, placement of personnel, as well as career planning. Furthermore, one may need to seek culturally sensitive solution such as the design of diversity-management programs with a view to enhance employee job involvement and organisational financial performance.

The present study has been, at best, only a starting point and it is clear that much more research needs to be conducted in the future to arrive at a better understanding of various aspects of job involvement.

6.3.3. Implications for methodological improvements in the study of JI within the Mauritian banking industry

Since this study has been to a great extent exploratory in nature, one of the major contributions of this study in relation to future research lies in the lessons learned through conducting this study. One of the major lessons learnt has been the identification of a number of shortcomings in the methodology as the study progressed. To a large extent, the call for broadening the substance of theory, as

elaborated upon previously, needs to be accompanied by use of more appropriate research methodology.

A critical step in terms of methodological improvement is the means of data collection, that is, in balancing the need to use both quantitative and qualitative approaches on job involvement in the Mauritian context. The present study employed a structured questionnaire based upon previously developed questions in other cultures. It seems that such a fixed format is not appropriate for understanding the complicated phenomena of job involvement within the Mauritian context. It would be desirable to develop a unique survey specifically relevant to the unique Mauritian business environment.

Further to this argument, many respondents had trouble interpreting the real meaning of the questions utilised in the questionnaire and therefore, a free format and open-ended method, like the in-depth interview, is more suitable for researchers to identify and to elaborate the practically important factors (not limited to intellectual or conceptual factors) that contribute or hinder the development of job involvement. Future studies within the Mauritian banking context should, therefore, consider the addition of a qualitative component such as interviews and/or focus groups. Potential factors that may affect level of job involvement may be better and more thoroughly understood by taking a more qualitative approach. The perceptions of leadership behaviour and justice are perhaps two examples. Questionnaires measuring both concepts were indeed established but a deeper concern lies in the fact that these measurements may not be able to elicit the desired information. Therefore, in future, researchers may achieve a better balance of the use of both methodological approaches. A dual approach may enhance the effort to understand job involvement, not only from macro phenomena (relying more on quantitative method), but also from plausible micro variations (relying more on qualitative method).

Furthermore, the development and conduct of longitudinal studies could add tremendous value in understanding the job involvement construct better within the Mauritian context. These types of studies is especially relevant when job involvement is treated as a continuum, ranging from slight involvement to strong involvement. For example, we need to know what makes a person change his attitude

towards the job from the one of alienation to one of strong commitment, or vice versa. These kinds of change over a time cannot be explained from temporal or cross-sectional studies.

It would be useful in future research to redesign certain existing instruments. For example, the widely used locus of control instrument can be redesigned so that it more accurately reflects internal and external orientations in the Mauritian work settings specifically. Currently, the instrument employed in the present study reflects an orientation towards the origin of reward contingencies in general life patterns. A narrowing of the scope of the instrument to Mauritian settings could be very beneficial for future research, utilising this construct (Dailey & Morgan, 1978).

Furthermore, the nature of the analysis was limiting because this study had to rely on non-parametric statistics which have a number of inherent limitation such as a restriction regarding the type of analysis which can be conducted. A larger sample and different distribution characteristics of the data would have enabled factor analysis of the measuring instruments and multivariate analysis which would have enable controlling for moderating variables.

The present study found no significant relationship between management level of respondents and their job involvement. Similarly, studies on the relationship of JI with organisational size, structure, and control systems are sorely lacking. Some sociologists (Hammer & Champy, 1993) have emphasized the role of technology and structure of the organization in work alienation and have proposed that the root of involvement lies in the need satisfying potential of job environment. Future studies could, therefore, be directed toward assessing the relationship of technology, organizational structure, size and control systems with JI. It would be also worthwhile to investigate the influence of the state of involvement on the quality and intensity of job attitudes. Mathieu & Kohler (1990) have demonstrated empirically how organisational level variables affect individual employees.

Further research with the Mauritius in different organizational settings and with different operational definitions and measures of both involvement (job and work) and motivation (intrinsic and extrinsic) are also desired. Gorn & Kanungo (1980)

pointed out that involvement in a particular job may be somewhat different from the individual's involvement with work in general. Further research based on the specific measures of these two dimensions of involvement (e.g. job involvement and work involvement scales developed by Kanungo in 1982) is needed in the cross-cultural context so as to fully explore their causes, effects and correlates. JI researchers have considered motivation almost exclusively as a personality variable. However, it would be worthwhile to consider JI in relation to other emotive theories of motivation and investigate whether JI should be related to goal commitment (Hollenbeck, Connolly & Rabinowitz (1984). It is necessary to understand the emotive force which leads to goal-directed behaviours and link JI to performance.

More research is needed on the possible harmful effects of over-involvement at work. A few studies carried out (Higgins, Duxbury & Irving , 1992; Frone & Russell & Cooper (1995)) suggest that job involvement is only modestly related to family conflict and other stress-related outcomes. More research on how highly-involved employees make trade-offs to balance the demands of work and family life would be useful. With the realisation that mental health problems may stem from career success, Korman & Korman (1990) make it all the more necessary to understand how JI and motivational orientations are related to mental health.

One very important observation regarding studying JI in cross-cultural settings related to the study of social factors. According to Rabinowitz, Hall & Goodale (1977), consideration of social factors may open doors to more cross-cultural research on JI. Since some societies do not place the same emphasis on the intrinsic job aspects as does Western society, the development of JI may not occur in the same way. This needs to be explored in future researches. Thus, if future research is to be of significant use in theory building and in the practical application, then it has to be of a cross-cultural nature which is likely to contribute to our understanding of differences in the process through which employees become involved in their job both within and between cultures. It is important for future research to study job involvement cross-culturally.

It would be useful if further studies of JI could consider the influences of potential moderators such as career stages of the individual. Different factors would logically

appear to be more meaningful to individuals at different career stages. For example, Hall (1971) has noted that challenging jobs are highly important to individuals first joining the job market. On the other hand, those in late career stages may have stronger desire for feeling secure which may in turn make them more job involved.

Finally, it is also important to note here that besides examining the effects of a variety of factors on JI in a given cultural context, considerations of legal, political, and economic factors as necessary inputs which cannot be ignored. If the external environment is also considered in the studies on JI, it will enable researchers to avoid adopting spurious solutions to the problems of work alienation. In fact, the external environment needs to provide the social support and reinforcement from time to time for making employees more job involved. The nature and potency of the external environmental variables in influencing the JI of employees need to be assessed in future studies. This could be one of the most promising areas of investigation for the future researchers.

The present study utilised a very large number of variables. A particular design issue has to do with limiting the number of variables as well as specific issues. This is necessitated because when many variables and issues are included in a particular study, it involves a risk of low internal consistency reliability coefficients (alphas), which was the case in the present study. For a given breadth of theoretical definition and a given number of items, validity varies inversely with internal consistency reliability. The choice facing a researcher, therefore, reduces to: (1) picking more valid but less reliable measures, (2) picking less valid but more reliable measures, or (3) going with a longer and reliable valid questionnaire that may not get the kind support that results in proper administration and a high response rate (McKelvey & Sekaran, 1977).

In conclusion, and in view of the discussion above, it could be concluded that apart from the value of this study in providing the first data set and results on JI within the Mauritian banking context, the main value of this study lies in the valuable lessons learnt by conducting the research and the value of these lessons for the conduct of future studies within the Mauritian banking context. This study has theoretical, practical and methodological significance in the sense that it differs from previous

research in several aspects. The results of this study are encouraging because it is the first step in gaining a better understanding of JI within the Mauritian banking context. The findings reaffirm some knowledge which is already known, illustrate differences from existing knowledge and brings new insights into measuring the concept of job involvement. More importantly, the findings from this study lay a valuable foundation for future studies on JI with the Mauritian banking sector.

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APPENDIX 1: QUESTIONNAIRE

COVERING LETTER FOR JOB INVOLVEMENT QUESTIONNAIRE

Daneshwar Doobree
Bank of Mauritius
P.O.Box 29
Port-Louis

Dear Sir/Madam

Academic Research: "Job Involvement among Bank Managers in Mauritius"

I am presently working on a dissertation on the above-mentioned topic as partial fulfilment of the Doctor of Business Administration (DBA) requirement of the University of Southern Queensland, Australia. Your contribution is extremely valuable and vital to enable me to complete my research work.

This research topic is of crucial importance to Mauritius as no empirical research work has been carried out so far by academics on Job Involvement in the Banking Sector.

I would be grateful if you could spare some of your valuable time to fill in the questionnaire and return it in the enclosed envelope as early as possible. I may even collect it from you.

Should you require any explanation or clarification on the questionnaire, please phone me on 202-3946 (office hours).

You can rest assured that the data that you will provide will remain strictly confidential. All data will only be reported in aggregate form, so it will not be possible to identify individual respondents. I will ensure all respondents anonymity. I shall be pleased to provide you with a copy of the abstract of my findings, upon request.

I thank you for your valuable contribution and I look forward to receiving your completed questionnaire.

Yours sincerely,

D. Doobree
DBA Student

SECTION 1: DEMOGRAPHIC INFORMATION

Please tick the box next to the response that is most appropriate to you.

Gender

Male ₁

Female ₂

Age

Under 20 ₁

20---29 ₂

30---39 ₃

40---49 ₄

50---59 ₅

60 and over ₆

Job Category

Junior Management ₁

Middle management ₂

Educational qualification

Bachelor degree ₁

Pos graduate degree ₂

Rural ₁

Urban ₂

Marital Status :

Married ₁

Unmarried ₂

Years employed

in present job
(please enter value) _____

Number of dependants _____

SECTION 2: JOB INVOLVEMENT QUESTIONNAIRE

Below are some statements describing how you might feel about your job. There are no right or wrong responses to these statements. Please mark the box against each phrase which best describes how you feel about the statement.

Scale = Strongly Agree (SA); Agree (A); Slightly Agree (SLA); Slightly Disagree (SLD); Disagree (D); Strongly Disagree (SD)

Statement	Responses					
	SA	A	SLA	SLD	D	SD
1. I feel miserable when I have less work to do	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
2. Less of workload irritates me	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
3. I get depressed when I am not working	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
4. I love everything about my job	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
5. I give myself 100% to the job	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
6. For me, the best form of relaxation is doing my work	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
7. I enjoy my job activities more than my leisure activities	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
8. If a job-connected problem is not solved by the time I go home, I keep thinking about it	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
9. I come early or stay late when I have more work to do	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
10. At times, the job task stimulates my mind so much that I just can't go to sleep at a reasonable hour	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
11. I complete the work I am doing even if I have to stay after working hours	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
12. I willingly accept all the assignments given to me	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
13. I do not mind overexerting myself on the job	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
14. Quite often I cut short my lunch hour to complete the job	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
15. I plan for tomorrow's work at the end of today's working hours	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
16. I like to prepare myself at home so that I may perform my job well	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
17. I prefer spending my free time in activities which are relevant to my job	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
18. It annoys me to have to leave work unfinished	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
19. Irrespective of what happens, I always attend to my work first	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
20. Not able to complete my job worries me a lot	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
21. I often do extra work in my job which is not really required of me	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆

Statement	Responses					
	SA	A	SLA	SLD	D	SD
22. I almost do anything to discharge my duty	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
23. While at work, I seldom think of anything other than my work	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
24. For the sake of my work I can give up what I consider important	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
25. While away on leave, I keep on worrying that my work may be suffering	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
26. On holidays I feel 'job-sick'	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
27. I am so much engrossed in my work that I have no time for my favourite pastimes	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
28. I am so much interested in my job that I have little time for my friends	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
29. While on the job, I check and re-check my watch wondering when the day will end	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
30. I am not willing to devote my free time to my job	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
31. I feel relieved when it is time to go home	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
32. I wait impatiently for holidays	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆

SECTION 3: JOB DESCRIPTIVE INDEX

Instructions

The words in CAPITAL LETTERS below refer to five specific aspects of your job. Beneath each of these five jobs is a list of words or phrases. Please describe your job by marking the box using the following scale:

Yes = this item describes this particular aspect of my job

Undecided = I am undecided as to whether or not this item describes this particular aspect of my job.

No = this item does not describe this particular aspect of my job

	Yes	Undecided	No		Yes	Undecided	No
WORK ITSELF				Useful	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Fascinating	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	Tiresome	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Routine	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	Healthful	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Satisfying	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	Challenging	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Boring	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	On your feet	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Good	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	Frustrating	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Creative	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	Simple	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Respected	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	Endless	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Hot	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	Gives a sense of accomplishment	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Pleasant	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃				

SUPERVISION

	Yes	Undecided	No
Asks my advice	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Hard to please	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Impolite	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Praises good work	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Tactful	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Influential	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Up-to-date	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Doesn't supervise enough	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Quick tempered	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Tells me where I stand	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Annoying	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Stubborn	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Knows job ell	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Bad	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Intelligent	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Leaves me on my own	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Lazy	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Around when needed	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃

PAY

	Yes	No	Undecided
Income inadequate for normal expenses	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Satisfactory profit sharing	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Barely live on income	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Bad	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Income provides luxuries	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Insecure	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Less than I deserve	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Highly paid	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Underpaid	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃

Yes Undecided No

PROMOTION

	Yes	Undecided	No
Good opportunity for advancement	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Opportunity somewhat limited	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Promotion on ability	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Dead end job	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Good chance for promotion	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Unfair promotion policy	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Infrequent promotions	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Regular promotions	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Fairly good chance of promotion	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃

CO-WORKERS

	Yes	No	Undecided
Stimulating	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Boring	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Slow	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Ambitious	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Stupid	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Reasonable	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Fast	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Intelligent	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Easy to make enemies	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Talk too much	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Smart	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Lazy	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Unpleasant	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
No privacy	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Active	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Narrow interests	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Loyal	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
Hard to meet	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃

SECTION 4: THE LOCUS OF CONTROL SCALE

Instructions

The **Locus of Control Scales** measure the degree to which people believe that life outcomes are controlled by each of the three sources .(a) their own actions or characteristics (**I**); (b) by chance or fate (**C**); and (c) powerful others (**P**) The **internal scale** measures the extent to which individuals believe that there are consequences associated with personal control over performance. A high score indicates that the worker strongly perceived having control over his or her performance. On the other hand, a low score indicates that the worker did not perceive having control over his/her performance The **chance scale** measures to what extent performance are attributed to chance or luck .A high score signifies a belief in luck as a control agent. Finally, the **powerful others scale** measures to what extent the performance are due to powerful others. A high score signifies a feeling of being controlled by powerful others.

Each of the three scales consists of eight items .Participants are requested to rate each item on a six–point Likert scale.

Scale:

1. *Disagree very much (DVM)* 2. *Disagree moderately (DM)* 3. *Disagree slightly (DS)*
4. *Agree slightly (AS)* 5. *Agree moderately (AM)* 6. *Agree very much (AVM)*

	<i>DVM</i>	<i>DM</i>	<i>DS</i>	<i>AS</i>	<i>AM</i>	<i>AVM</i>
1. Whether or not I get to be a leader depends mostly on my ability.(I)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
2. To a great extent my life is controlled by accidental happenings.(C)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
3. I feel like what happens in my life is mostly determined by powerful people.(P)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
4. Whether or not I get into a car accident depends mostly on how good a driver I am.(I)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
5. When I make plans, I am certain to make them work.(I)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
6. Often there is no chance of protecting my personal interests from bad luck happenings(C)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
7. When I get what I want, it is usually because I am lucky.(C)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
8. Although I might have a good ability, I will not be given leadership responsibility without appealing to those in power.(P)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
9. How many friends I have depends on how nice a person I am.(I)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
10. I have often found that what is going to happen will happen.(C)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
11. My life is chiefly controlled by powerful others.(P)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
12. Whether or not I get into a car accident is mostly a matter of luck.(C)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
13. People like myself have very little chance of protecting our personal interests when they conflict with those of strong pressure groups.(P)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
14. It is not always wise for me to plan too far ahead because many things turn out to be a matter of good or bad fortune.(C)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆

	<i>DVM</i>	<i>DM</i>	<i>DS</i>	<i>AS</i>	<i>AM</i>	<i>AVM</i>
15. Getting what I want requires pleasing those people above me.(P)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
16. Whether or not I get to be leader depends on whether or not I am lucky enough to be in the right place at the right time.(C)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
17. If important people were to decide they didn't like me, I probably would not make many friends.(P)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
18. I can pretty much determine what will happen in life.(I)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
19. I am usually able to protect my personal interests.(I)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
20. Whether or not I get into a car accident depends mostly on the other driver.(P)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
21. When I get what I want, it is usually because I worked hard for it.(I)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
22. In order to have my plans work, I make sure that they fit in with the desires of people who have power over me.(P)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
23. My life is determined by my own actions. It is chiefly a matter of fate whether or not I have a few friends or many friends.(C)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
24. It is chiefly a matter of fate whether or not I have a few friends or many friends.(C)	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆

SECTION 5: JOB SATISFACTION

Instructions

In this section are listed some of the job characteristics or qualities that people look for in their jobs. Please indicate your degree of satisfaction or dissatisfaction with each of the job qualities in your present job using the scale provided. Please indicate your feelings by indicating your response.

1. *Extremely dissatisfied* 2. *Moderately satisfied* 3. *Mildly dissatisfied*
 4. *Mildly satisfied* 5. *Moderately satisfied* 6. *Extremely satisfied*

	<i>Extremely dissatisfied</i>	<i>Mod. Satisfied</i>	<i>Mildly dissatisfied</i>	<i>Mildly satisfied</i>	<i>Mod. satisfied</i>	<i>Extremely satisfied</i>
1. With the amount of security I have on my job, I feel...	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
2. With the kind of company policies and practices that govern my job, I feel...	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
3. With the amount of salary that I receive to maintain a reasonable good living, I feel...	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
4. With the kind of benefits plans (vacation, retirement, medical and so on) that go on with my job, I feel...	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
5. With the chance of future promotion I have, I feel...	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
6. With the kind of working conditions (lighting, noise, office space) surrounding my job, I feel...	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
7. With the interesting and enjoyable nature of work, I feel...	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
8. With the amount of recognition and respect that I receive for my work, I feel...	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
9. With the technical competence of my immediate supervisor, I feel...	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
10. With the opportunity that I have in my job to achieve excellence in my work, I feel...	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
11. With the considerate and sympathetic nature of my immediate supervisor, I feel...	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
12. With the kind of responsibility and independence that I have in my job, I feel...	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
13. With the opportunity for professional growth in skill and competence, I feel...	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
14. With the amount of salary that I receive for the work I do, I feel...	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
15. From an overall consideration with respect to my job, I feel...	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆
16. With the opportunity that I have in my job to work with people I like, I feel...	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆

Note: Value 2 on the Likert Scale should read as “moderately dissatisfied” instead of “moderately satisfied”


SECTION 6: ORGANISATIONAL HEALTH INDEX

Instructions

Organisational Health refers to the leadership and managerial practices as well as the organisational structures and processes characterising a work organisation. These organisational factors dynamically interact with individual factors to impact on wellbeing of employees and organisational performance.

Some of the organisational characteristics which people look for in their organisational settings are listed below. Please indicate your degree of satisfaction or dissatisfaction with each of the organisational attributes existing in your bank. Using the scale provided below, please indicate your feelings by ticking the appropriate response.

Scale: 1. Not at all; 2. Moderately existing; 3. Quite Often; 4. Often ; 5. Very much

	<i>Not at all</i>	<i>Moderately existing</i>	<i>Quite Often</i>	<i>Often</i>	<i>Very Much</i>
					
1. Adaptiveness	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅
2. Excellent HR practices	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅
3. Considerate leadership	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅
4. Problem solving adequacy	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅
5. Conflict management	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅
6. Innovativeness	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅
7. Commitment of management	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅
8. Outgoingness	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅

Thank you for your participation in this survey

APPENDIX 2: LIST OF AUTHORISED BANKS IN MAURITIUS

A: BANKS HOLDING A CLASS A BANKING LICENCE (DOMESTIC BANKS)

1. Bank of Baroda
2. Banque Nationale de Paris Intercontinentale
3. Barclays Bank PLC
4. First City Bank Limited
5. Habib Bank Limited
6. Indian Ocean International Bank Limited
7. New Co-operative Bank Limited
8. South East Asian Bank Limited
9. State Bank of Mauritius Limited
10. The Hongkong and Shanghai Banking Corporation(HSBC) Limited
11. The Mauritius Commercial Bank Limited

B: BANKS HOLDING A CLASS B BANKING LICENCE (OFFSHORE BANKS)

1. African Asian Bank Limited
2. Bank of Baroda (Offshore Unit)
3. Banque Internationale des Mascareignes Ltée
4. Banque Nationale de Paris Intercontinentale
5. Barclays Bank PLC
6. Deutsche Bank (Mauritius) Limited
7. Investec Bank (Mauritius) Limited
8. P.T. Bank Internasional Indonesia
9. RMB(Mauritius) Limited
10. SBI International (Mauritius) Limited
11. SBM Nedbank International Limited
12. Standard Bank (Mauritius) Offshore Banking Unit Limited
13. Standard Chartered Bank(Mauritius) Limited
14. The Hongkong and Shanghai Banking Corporation Limited