

The Components of Workaholism Affect Work Engagement; Examining Compulsive Citizenship Behaviors as a Moderator

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Abstract

The present research explores the four variables' relationship with the problem statement of "Dimensionality of Workaholism and its Relationship with Work Investment and Compulsive Citizenship Behavior." This scrutiny is quantitative that has explored the new dimensions of all these variables that are being assimilated together for the first time in the history of Pakistan's banking sector. Primarily, work engagement is our main contribution in this study that has approved this inquiry more significantly with the help of literature by merging it with the current scenario of the commercial banking sector's employee performance. Data was collected from 148 employees and their supervisors. All proposed hypotheses have been approved as significant by the assistance of Cronbach's Alpha, correlation, and regression analysis. Thus some managerial implications regarding work engagement can be improved by deploying the right person at the right place. The study also suggested that the banking sector must positively comprehend the increase of employees' work drive and work investment. Banks must have to overcome the work burden to work freely and satisfy customers, creating a more positive relationship between work drive and work investment to work engagement.

Keywords: work drive, work investment, compulsive citizenship behavior (CBB), work engagement, workaholism

Introduction

Workaholism is definitely a multi-faceted phenomena, as many definitions focusing on its varied forms demonstrate. Contemporary conceptualizations characterise workaholism as a set of co-occurring symptoms, despite the fact that there is still no consensus among academics on how to define it (Malinowska & Tokarz, 2019; Wibawa & Takahashi, 2021). Pakistan is suffering from dominant unsteadiness, monetary instability, and day by day increasing competition that is influenced explicitly by workaholics (Ziad, Hayat, & Bacha, 2019). Further, (Spence & Robbins, 1992) define the first hypothetical and operational explanation of workaholism as a set of psyche states. This issue

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has recently been re-investigated, and there is still plenty of room for further research to build awareness of this particular work in society and scholars have different opinions about workaholism and its (favorable, adverse) effects, i.e. (Andreassen et al., 2014); Spence & Robbins, 1992; Taris, Schaufeli, and Shimazu (2010)) have spoken about positive effects of workaholism and (Machlowitz, 1980; Oates, 1971; Robinson, Hohepa, & Lloyd, 2007; W. B. Schaufeli, Shimazu, & Taris, 2009; Scottl, Moore, & Miceli, 1997; Taris et al., 2010) have spoken about adverse effects of workaholism.

(Spence & Robbins, 1992) offered the first multi-dimensional definition of workaholism and prescribed three dimensions of 'Workaholism – Work Involvement, Work Drive, and Work Enjoyment. The present study is empirical and has appropriately explored workaholism's dimensions by improvising the tools and techniques on Pakistan's banking industry for our dependent variable work engagement. Work engagement is characterized and operationalized in its very own privilege as "a positive, satisfying, work-related state of mind that is portrayed by vigor, dedication, and absorption" (W. Schaufeli, Salanova, Gonzales-Roma, & Bakker, 2002). Further, (Vigoda-Gadot, 2007) described this wonder as compulsive citizenship behavior (CCB; employees' engagement in additional job exercises regularly without wanting to), reflecting a sudden dynamic than deliberate usefulness (Fox, Spector, Goh, Bruursema, & Kessler, 2012). "Work investment characterized as dependence on work by clarifying the meaning of obsessive passion that "happens when singular feel constrained to participate in an action on account of inward possibilities joined to it." (Vallerand et al., 2003). Whereas (Lounsbury, Ventresca, & Hirsch, 2003) described work drive as, work drive incorporates components of comparative builds: work esteems (Blood, 1969); protestant ethic (Mirels and Garrett, 1971); job involvement (Comer, Ramsey, Lassk, and Marshall, 1995; Lawler and Hall, 1970); work involvement (Kanungo, 1982a); and work centrality (Paullay, Alliger, and Stone-Romero, 1994; Sagnoli et al., 2020).

According to the Circumflex Model of affect (Russell, 2003), work engagement and workaholism can be considered as two specific sorts of work-related well-being. This model expects that banking sector employees' feelings can be plotted outside of a circle depicted by two symmetrical tomahawks with delight estimation and initiation estimation. In this examination, researchers center on work engagement (tended to by

high beginning and high delight) and workaholism (overlooked by high incitation and low satisfaction).

In addition to the dimensions of (Spence & Robbins, 1992), the existing literature reports two other perspectives on workaholism's dimensionality. To start with, (Mudrack and Naughton, 2001) presented "Non-Required Work" and "Control of Others" as the components of workaholism, estimating the time and effort spent on work. The second viewpoint is accommodating workaholism on "Enthusiastically" and "Working Excessively" measurements, that evaluate both the time and energy put resources into work (i.e., overwhelming work speculation) and the driving impulse for contributing these assets (Schaufeli, Shimazu, et al., 2009).

However, this research has pursued measurements on account by (Spence and Robbins, 1992) and its importance to the hierarchical setting and its accentuation on positive brain research. It gives the main hypothetical grounds to examine the work Drive measurement existing and a positive work enjoyment encounter. Besides, writing is evident that the work drive, work investment, and work engagement are hypothetically autonomous (Graves, Ruderman, Ohlott, and Weber, 2012; Spence and Robbins, 1992).

This study is based on Pakistan's private banking sector, which has an extreme workload and late sitting culture. Employees suffer, and work engagement in the banking sector addressed (Bashir et al., 2017); while considering the conception, present research contributes here. This relationship has added new relationships in literature and helps the government focus on this topic of discussion and formulate policies to overcome the effecting phenomena like work engagement can also be increased by providing proper training to employees and offering them a handsome increment in their salaries every year.

Literature Review

Literature reports the conflicting outcomes about the connection between work drive and work engagement. For example, a few specialists revealed a positive link between the two measurements (Clark & Zhadnova, 2014). Others detailed no relationship among the variables (Andreassen, Hetland, Molde, & Pallesen, 2011; Spence & Robbins, 1992). To conquer the above irregularities and affirm the relationship among variables (Shokler, Rabenu, and Tziner, 2017) recommended using indirect variables (mediator and moderator).

The reason behind selecting the work investment as a mediator and compulsive citizenship behavior (CCB) as moderator successfully. Work drive is an impression of the individual's inner inspiration to work.

It is an inward strain to work and catches the impulse to work that was integral to the early meanings of workaholism (Spence and Robbins, 1992).

Expectancy theory determines a multiplicative connection between the valence of job outcomes (V) and expectancy (E) for motivation during work that exertion will prompt these results. In any case, both E and V usually are estimated utilizing scales coming up short on a reasonable zero point and along these lines, best case scenario interim in nature. An increase of such scales is hypothetically not an important activity. This research exhibits that E and V scales that change just the no significant zero-point area can incredibly adjust acquired relationships between $E \times V$ and measure work engagement or exertion.

Further, (Harpaz and Snir, 2014) in their book on "Heavy Work Investment: Its inclination, Sources, Outcomes and Future Directions" proposed a model of heavy work investment and alluded "work drive / addiction to work" as its internal antecedent and work satisfaction/enjoyment an outcome, characterized dependence on work by clarifying the meaning of obsessive passion (Vallerand et al., 2003) that "occurs when individual feel compelled to engage in an activity because of internal contingencies attached to it."

Here, (Vigoda-Gadot, 2006) recommended that Compulsive Citizenship Behavior CCB (e.g., philanthropic conduct, good faith, sportsmanship, and friendliness) will lose its purposeful importance when the outside weight is associated. (Vigoda-Gadot, 2007) further described this wonder as compulsive citizenship behavior (CCB; representatives' commitment in additional job exercises that consistently without needing to), depicting an unexpected dynamic compared to deliberate helpfulness (Fox, Spector, Goh, Bruursema, and Kessler, 2012).

However, this mandatory/coercive conduct is significantly less successful than some might suspect and may result in negative results at the individual, group, or hierarchical dimension. Thus, it can moderate the connection in this topic of discussion. The researchers endorsed that the contrary instance considers work engagement of engagement Maslach Burnout Inventory's three parts inventory (Maslach, Jackson, & Leiter, 1996): Low scores depletion, Pessimism, High scores on expert adequacy. Work engagement is an independent, distinct, and unique idea as per the elective view's consideration, which is connected willfully to burnout. Hence, work engagement is characterized and operationalized in its very own privilege as "a positive, fulfilling, work-related state of mind

characterized by vigor, dedication, and absorption" (Schaufeli, Salanova, Gonzales-Roma & Bakker, 2002, p. 74).

Conceptual Framework

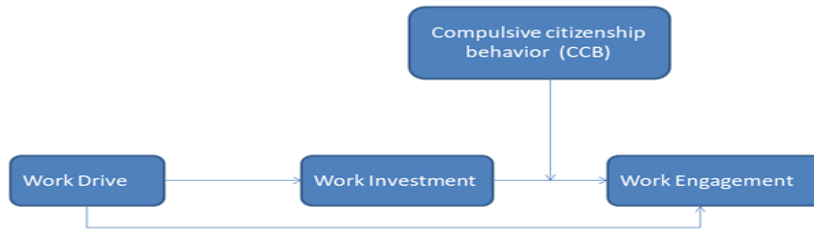


Figure 1: Conceptual Framework

Hypothesis Development

H1: There is a positive relationship between Work Drive and work engagement.

H2: There is a positive relationship between Work Drive and work investment.

H3: There is a positive relationship between Work investment and work engagement.

H4: Work investment mediates the relationship between work drive and work engagement.

H5 (a): More compulsive citizenship behavior requirements increase the effects of employee work investment on work engagement.

H5 (b): Less compulsive citizenship behavior requirements decrease the effects of employee work investment on work engagement.

Methodology

There is a lot of competition in workaholism in the banking sector, increasing day by day (Levesque and McDougall, 1996; Good et al., 1996; Good and Moutinho, 1996; 1995; File and Prince, 1992; Tufail, Bashir & Ishtiaq, 2020). This study took place in the first step as a pilot testing where different kinds of private bank employees (upper and lower levels) were engaged for their severe and valid responses to know about the questionnaire's health. The final questionnaire was adopted

containing 37 items scale with the name Work Drive, Work Investment, Compulsive Citizenship Behavior (CBB), and Work Engagement.

The first section of the questionnaire contains some personal information of the respondent to assess the research's ideal results like gender, age group, education, employment status, family members, monthly income, etc. Section two contains a modified version of the independent variable work drive. Work Drive's five-point Likert scale has been derived from Workaholism (Work-Bat; McMillan et al., 2002), consisting of six items. (Schaufeli et al., 2009)'s nine items scale has been adopted for the variable called Work Investment which is our mediator. The five items scale (Vigoda-Gadot, 2007) has been adopted for our moderator compulsive citizenship behavior with a five-point Likert scale (from Strongly Disagree to Agree Strongly). And for the dependent variable, work engagement, seventeen items scale has been adopted (Schaufeli, & Bakker, 2003).

Pilot testing consisting of two stages; it has been conducted to improve the research design and testing to ensure reliability and validity. The researcher has distributed sample questionnaires to twelve commercial bank branch managers to improve the questionnaire's content. In the second step, the research amends all the quires that came after enhancing the questionnaire's text and distributed among respondents. Levels of 0.7 or more are considered a satisfactory level of reliability in basic research (Gronemus et al., 2010). The Cronbach alpha values after conducting the pilot study are as follows: work drive ($\alpha=0.704$), work investment ($\alpha=0.776$), compulsive citizenship behavior ($\alpha=0.785$), work engagement ($\alpha=0.871$). It depicted that the Cronbach alpha values of each construct were well above the suggested threshold of 0.7. Thus, all items were considered usable and potentially eligible for data analysis by using a deductive approach.

This cross-sectional study is based on a quantitative approach. The unit of analysis for the study will be front-line employees from different branches of private banks in Faisalabad-Pakistan. Five hundred questionnaires were distributed; only 148 questionnaires were complete filled by commuters. Overall, a 29.6% response rate was received as (Malhotra & Grover, 1998) stated that a response rate of 29% or above exceeds the recommended percentage of empirical studies. Standard method variance (CMV) can be a threat to the research's validity since collecting data from a single respondent. Our 52.7% of respondents were around 25-34 years of age, and 29.1% of respondents were between 35-44 years of age. It shows that our respondents were young educated

people. The researcher has utilized procedural remedies and statistical remedies to identify the real problems and their solution. Data analysis was based on SPSS to check the reliability, validity, and responsiveness because SPSS because this method is recognized worldwide.

Results

Past studies depict that demographic characteristics play a very vital role in any study's significance. Among 148 respondents, 3/4 of the respondents were male. Respondents' age group was between 25-34 years, with a percentage of 52.7%. Only 29.1% of respondents were between 35-44 years of age. 32.4% were graduates, and the exciting thing was 64.2% of respondents were found post-graduate.

Table 1 Commuter Profile

Description		N	%			N	%
Gender	Male	117	7.1	Female	31	20.9	
	24 or under	12	8.1	25—34	78	52.7	
Age	35—44	43	29.1	45—50	9	6.1	
	Above 50	6	4.1				
	Matriculation	1	0.7	Intermediate	4	2.7	
Education	Graduation	48	32.4	Post-Graduation	95	64.2	
	1 – 3	31	20.9	4 – 8	111	75	
Family Members	Above 8	6	4.1				
	Below 25000	16	10.8	25000-49000	62	41.9	
Monthly Income	50000-100000	49	33.1	Above 100000	21	14.2	
	Below 1 year	8	5.4	1-3	28	18.9	
Experience of the Respondent	4-10	52	35.1	11-18	46	31.1	
	Above 18 years	14	9.5				

As far as the respondents' family members are concerned, 75% of the respondents were having 4-8 family members, which means that majority of the bankers' community is living in a joint family system, a common tradition of Pakistani people. Only 20.9% of the respondents have found living with 1-3 family members.

The questionnaire's employment option was to cross-check that the data has been collected from private banks only, and we got 100% results on it. In contrast, monthly income plays a very vital role in a banker's life as if somebody is living in the joint family system, so he/she must have a handsome salary package where the majority of 41.9% of the respondents replied that they are earning between 25000-49000 PKR salary per month which is a decent salary package but not very good. 33.1% of the respondents were found earning between 50000-100000 PKR per month, which is a handsome salary package. As far as the respondent's experience is concerned, it has been observed that 35.1% of the respondents have found with the understanding between 4-10 years and very near to it 31.1% of the respondents having the experience of 11-18 years.

Table 2: Cronbach's Alpha Values

	Variables	No. of Items	Cronbach's Alpha
1.	Work Drive	6	0.704
2.	Work Investment	9	0.776
3.	Compulsive Citizenship Behaviour	5	0.785
4.	Work Engagement	17	0.871

In these reliability statistics, we have Cronbach's Alpha values, which are depicting that either our variables are reliable or not. Here in this study, our first variable is Work Drive, and its Cronbach's Alpha value is .704, consisting of six items consisting of a five-point Likert scale (1= Strongly Disagree to 5= Strongly Agree).

Work Investment variable's Cronbach's Alpha value is .776 and having nine items scale. As far as our third variable Compulsive Citizenship Behavior (CCB), is concerned, it gets .785 Cronbach's Alpha value. Finally, our dependent variable is available with the highest reliability statistics, showing the Cronbach's Alpha value of .871, which consists of seventeen (17) items. It shows that our variables and given model are highly accepted and reliable and can be entertained according to the needs as minimum Cronbach's Alpha value should be 0.6. Further, correlation was analyzed between variables and values range from 0.405 to 0.711 presented in table 3. This seems to be an appropriate to perform mediation analysis.

Table 3: Correlation

		Correlations			
		Work Drive	Work Investment	Compulsive Citizenship Behavior	Work Environment
Work Drive	Pearson Correlation	1	.711**	.428**	.405**
	Sig. (2-tailed)		0	0	0
	N		148	148	148
Work Investment	Pearson Correlation		1	.501**	.441**
	Sig. (2-tailed)			0	0
	N			148	148
Compulsive Citizenship Behavior	Pearson Correlation			1	0.084
	Sig. (2-tailed)				0.313
	N				148
Work Environment	Pearson Correlation				1
	Sig. (2-tailed)				
	N				148

** . Correlation is significant at the 0.01 level (2-tailed).

Mediation Analysis

Table 4: Direct Effect

Model	Coefficients				T	Sig.
	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta			
(Constant)	2.216	0.231			9.595	.000
Work Drive	0.34	0.063	0.405		5.356	.000

a. Dependent Variable: Work Engagement

In this regression model, we have values of our constant variable called work engagement, which has significance level at .000; meanwhile, most authors refer to statistically significant at $P < 0.05$ and statistically significant at $P < 0.001$ (less than one in a thousand chance of being wrong). Our independent variable work drive is also substantial at .000.

Table 5: Indirect Effect Model 1

Model	Coefficients			T	Sig.	
	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta			
	(Constant)	1.027	0.206		4.995	000
1	Work Drive	0.691	0.057	0.711	12.225	000

a. Dependent Variable: Work Investment

This relationship is between our independent variable work drive and mediator work investment, which we have taken as the dependent variable in this relation. In this model, we have a constant at the significance level of .000, which means that the connections are significant at the class with our independent variable called role overload at the level of .000.

Table 6: Indirect Effect Model 2

Model	Coefficients			T	Sig.	
	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta			
	(Constant)	2.101	0.228		9.21	000
1	Work Investment	0.38	0.064	0.441	5.929	000

a. Dependent Variable: Work Engagement

In this coefficient model, unstandardized coefficients and standardized coefficients beta values are given. Our independent variable work investment's standardized beta value is .441, and the t-value is 5.020 at the significance level of .000. As far as constant value is concerned, it is also significant at the level of .000.

*Regression in Moderation***Table 7: Direct Effect**

Model	Coefficients			T	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	2.304	0.24		9.604	.000
Compulsive C B	-0.069	0.052	-0.11	1.316	0.190
Work Drive	0.379	0.07	0.452	5.416	.000

a. Dependent Variable: Work Engagement

This direct effect of moderation is quite significant because our independent variable work drive's p-value is significant at the level of .000. It shows that in this relationship, moderation has been performed significantly. As far as constant value is concerned, its p-value is also significant. Whereas the t-value of constant is 3.506 and work drives t-value is 3.966.

Table 8: Indirect Effect Model 1

Model	Coefficients			T	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	3.049	0.126		24.211	.000
¹ Work Drive*CCB	0.032	0.01	0.259	3.243	0.001

a. Dependent Variable: Work Engagement

Indirect effect model-1 in moderation has been found significant if we talk about our independent variable. It is highly insignificant at the level of .001. It shows that in this relationship, moderation is substantial. Whereas our constant variable is also significant at the level of .000, and its t-value is 24.211.

Indirect effect 2 is also significant at the level of .000 if we talk about constant. Compulsive Citizenship Behavior is also significant at the level of .059. Work Drive looks highly significant at the level of .000, which is a healthy sign. At last, our product term Work Drive*CCB has

also been found significant at the level of .049, which shows that moderation has been found significant in this research (Table 8)

Table 9: Indirect Effect 2

Model	Coefficients					
	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1	(Constant)	2.304	0.24		9.604	.000
	Compulsive Citizenship Behavior	-0.069	0.052	-0.11	-1.316	0.19
	Work Drive	0.379	0.07	0.452	5.416	.000
2	(Constant)	3.652	0.838		4.359	.000
	Compulsive Citizenship Behavior	-0.51	0.268	-0.813	-1.904	0.059
	Work Drive	0.002	0.235	0.002	0.007	.000
	Work Drive*CCB	0.121	0.072	0.991	1.679	0.049

a. Dependent Variable: Work Engagement

Table 10: Descriptive Statistics

Description of Variables	Descriptive Statistics				
	N	Minimum	Maximum	Mean	Std. Deviation
Work Drive	148	2	4.67	3.5845	0.63278
Work Investment	148	2	4.89	3.5038	0.61468
Compulsive Citizenship Behavior	148	1	5	3.323	0.84516
Work Engagement	148	1.65	4.59	3.4336	0.53065
Valid N (List wise)	148				

The table above shows the variables' descriptive statistics, i.e., their mean, standard deviation, and respondents' total number. The four variables of the present study, work drive, work investment, compulsive citizenship behavior, and work engagement's standard deviation values

are .633, .614, .845, and .530, respectively, and their mean values are 3.584, 3.503, 3.323, and 3.433 respectively; having N value of 148.

Discussion:

The present research has explored the new dimensions of employees' work engagement by following the demographic factors affecting employee performance positively and negatively concerning compulsive citizenship behavior (CCB) as it is pretty understandable that the banking sector has been prevailing and employees found more scope over there (bashir et al., 2019).

The researchers have seen 79.1% male respondents who were readily available and ready to provide information and 20.9% females willing to provide information. During data collection, the researcher has also observed that some employees were afraid of delivering information because of their fear of losing a job or having their busy customer service schedule. It has also been observed that few of the employees are working late till 8:00 or 9:00 pm just to close their daily transactions like operation manager or tellers. 52.7% of the respondents were between 25-34 years of age, and after that, 29.1% of the respondents were between 35-44 years of age. It shows that most of the staff is young energetic and use to work energetically.

Education is also a significant factor as 64.2% of the respondents were post-graduates, and it depicts that bankers now like to study more for their promotion, which is a good sign. 75% of the employees responded that they live with 4-8 family members, showing that most bankers live in a joint family system where they need to look after 4-8 people. It would be why bankers are studying more to earn a promotion with salary increment to feed easily 4-8 family members.

The bad news is that most of the 41.9% of the respondents reach between 25k to 49k, which is not sufficient to feed 4-8 family members if you live in a joint family system. One of the respondents discussed that our yearly basis increments are always like 4%, 5%, or 6%, which is an embarrassing thing for the employees because even government increases government employees' salary package 10% at least per year. 35.1% of the respondents have whole experience between 4-10 years, and after that, 31.1% of the respondents have between 11-18 years of experience.

The researchers have found a positive relationship between work drive and work engagement with the help of Cronbach's Alpha, where work drive is significant with the use of Cronbach's Alpha at the level of

.704, containing six items scale. It is suggested that if work drive increases, work enjoyment will also increase, and if work drive decreases, work enjoyment will also decrease. It has also been recommended that if work drive increases, the work investment will also increase, and if work drive decreases, the work investment will also decrease.

The researchers have found the Cronbach's Alpha of work investment .776 on nine items scale, which is highly significant as the minimum Cronbach's Alpha value should be $\geq .6$ percent. Work Investment is the mediator in this study. Its positive relationship as an IV to work engagement (DV) is appreciable in this hypothesis as the researcher has found out its Cronbach's Alpha value .871, which is highly significant. It means that if work investment increases, the work engagement will also increase, or if work investment will decrease, then work engagement will also decrease. Here in this hypothesis, work investment in working as a mediator between work drive (IV) and work engagement (DV). The mediation results are healthily acceptable as both variables are acceptable and significant at the level of .000 in the regression run, depicting that work investment is strongly mediating the relationship between work drive and work investment as mentioned in the previous section.

The direct effect of moderation is significant at the level of .000 with P-Value. This indirect effect of moderation is quite significant because independent variable work engagement's p-value is significant at the level of .000. As far as constant is concerned, it is also significant at the level of .001. But when we talk about its indirect effect 2, indirect effect 2 in moderation has been found insignificant. If we talk about our independent variable, compulsive citizenship behavior is highly insignificant at the level of .313. It shows that in this relationship, moderation cannot be possible.

Moreover, the ΔR^2 was not significant, showing no signs of any moderation among study variables. The following hypothesis is the reverse form of H5 (a). The results tend to remain the same as the hypothesis mentioned above, showing that indirect effect 2 is insignificant.

Conclusion and Recommendations

This research is quantitative and has contributed banking sector as a theoretical implication. Mainly these variables have been discussed

first time together in any industry and even in the banking sector specifically, which is our main contribution.

As far as its practical implication is a concern, there are many suggestions out there which are given below;

- To increase work engagement, banks have to create situations of work drive and work investment.
- Work engagement can also be increased by providing proper training to employees.
- The late sitting of employees can never satisfy them, and in return, they will not have proper work engagement.
- Pay more to satisfy employees so that they can have better work engagements. If they are financially weakened, they will not remain engaged with their work properly.
- Government increases employees' salaries by at least 10% p.a. But from the last five years, the private banking sector has not yet increased 10% salaries not even a single time.

Limitations and Future Research Directions

- This particular study has some limitations in terms of geographical boundaries as it has been conducted in Faisalabad's twelve private sector banks only.
- We have just worked on twelve private banks without differentiating between Islamic and Conventional Banks.
- This study can be implemented on all public and private banks countrywide.
- The research problems and queries, frequently straight or indirect, contain multiple monetary practices while restrictions of period and assets would not make all extents.
- Moderation was the tricky part as the researchers found insignificant relationships in it.

Implications of the Study (Theoretical, Practical, Managerial)

Several managerial implications have been un-hided by this present study concerning financial analysis. Firstly, the banks must analyze the employees' current situation and their turnover situation due to less motivation concerning work engagement in salary increment, decreasing employee performance. Secondly, the banks' financial analysts and upper management should take the necessary steps to deploy the financial resources rightfully and utilize this funding in the research

and development department to facilitate the front-line employees. This study is a complete guide for the branch managers and area managers to treat their employees well.

At last, upper management can arrange training and workshops for the staff grooming, so that they can perform well. As far as the practical implication is concerned, this study will help banks increase customers' trust. In return, banks may find a helping hand to collect more deposits from customers as banks face these kinds of issues repeatedly. This study has complete theoretical guidance for the bankers and their supervisors to enhance their employee's performance. In return, their employees will satisfy the customers with an open heart and mind.

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