Job resources, job demands, uncertain working environment and employee work engagement in banking industry: Prevailing evidence of South Sudan

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ABSTRACT

Employee engagement is the key factor in any success in the organization’s growth, quality, and good performance. This study conducted to shed insights on the effect that job resources, job demands, and uncertain working environments have an impact on the banking industry in South Sudan. The study focused on addressing the following objectives: To find out the relationships between job demands, job resources and employee engagement in the context of South Sudan; to explore the role of uncertain working environment on employee work engagement. We received the final responses from a sample of 160 employees. The quantitative research technique was used by analyzing our data via SPSS software. The study found that job resources positively affect employee work engagement, job demands had a negative significant influence on the relationship between job resources and employee work engagement. The uncertain work environment also negatively moderates job resources and work engagement relationship.

Introduction

Employee work engagement is one of the most important keys of organization success; it’s about drawing on employees’ a deeper commitment, knowledge, and thoughts to advance goods and services and be innovative about their work. Employee engagement is a consecutive process that requires employers to find out better ways to develop the work-life in the organization (O’Reilly & Chatman 1986; Wang et al., 2017; Anand & Madhuvanthi, 2012). Banking Industry is an essential institution in the economy sector. South Sudan has a nascent financial sector, which lacks size, depth, breadth, liquidity, and is also inefficient and dominated by cash transactions, among others. Very few banks provide credit facilities, trade finance, and savings accounts products and services. Therefore, the researchers conducted this study to address the issues facing by the industry; specifically, the employees’ work engagement. Consequently, the present state of the banking industry in South Sudan is limited and banks are available in small geographic regions with weak regulatory frameworks and limited expertise and management capacity (Paulino, 2018). There are few Commercial Banks in South Sudan, most of which are from Kenya and Uganda. The banks provide limited services which include bank transfers and remittances of foreign exchange transactions. Loan provision, saving transactions, and finance are limited. Complaints by customers in throneine and print media are widespread about service quality and high transaction costs (; Kenyi, Kimathi, & John, 2020).

The employee work engagement is the focal point of this study because it’s an emerging concept that leads to the organization growth; the work environment can differ from one institution to another; therefore, this study will do on the banking industry specifically private sector banks in the national level and regional level. Due to previous studies, job resources and job demands play a great role in work engagement in different areas but has not been the focus in South Sudan, therefore, the current researchers working toward
reflecting the power of resources and demands in the uncertain working environment of the area by applying the job demands-resources model. So, uncertainty at work has been handled by researchers but it concentrating on specific areas, in this study the term uncertainty is used with the work environment in the banking atmosphere specifically in South Sudan. Here it means the conflicting environment and how it contributes to the productivity of the banking system in South Sudan. The uncertain work environment has a strong negative impact on organizations, it leads to negative changes in the employees’ behavior, reduction of productivity, or shot down of the organization (Kenyi et al., 2020). For the importance of the working environment, this paper concentrating on the moderation of the uncertain work environment on work engagement.

Though the study conducted in the private banking sector but the findings of this research can be extended to the public sector institutions. In this work, job resources act as an independent variable, job demands and uncertain working environment as moderating variables and employee work engagement as a dependent variable. Thus, this study hence aims to validate the relationships of the job resources, job demands, uncertain working environment to the employee job engagement, especially in the frame of the newest unskilled nation and as well as to regulate how banking industry to fit in investment field with other banking industry in the region and the globe.

**Literature review**

**Job Resources and Employee Work Engagement**

Job Resources can be defined as “aspects of the job that may do any of the following: be functional in attaining work goals, reduce job demands and the associated physiological and psychological outlays, and stimulate personal growth and development” (Hu, Schaufeli, & Taris, 2013). So, job resources are every essential factor that energizes individuals to be active and effective in the workplace. Job resources related positively to the work performance and well-being of employees; whether its task resources or social resources (Hu, Schaufeli, & Taris, 2016) at the same time for other categories of employees such as it can have indirect relation with the productivity of employees.

Job resources are playing great role in the way industries achieving their objectives, it reduces the job demands, not only that but as well as it includes social, physical or organizational aspects that every job rely on, inspire self-development and it minimize physiological and psychological outlays (Xanthopoulou, Bakker, Demerouti, & Schaufeli, 2007). Bakker and colleagues in 2003, found out that, the absence of job resources stops achievement of the industry mission. The job resources can be in the following factors; support from both supervisor and colleagues in the work, work feedback, rewards, training and development and few to mentioned (Bakker, Demerouti, & Verbeke, 2004). Unproviding job resources leads to less motivation and commitment, then employee absenteeism and gradually to withdrawal from the industry (Bakker, Demerouti, De Boer, & Schaufeli, 2003), therefore, the study established first hypothesis “H1. Job resources have a positive relationship with work engagement”.

Job resources can be in the form of physical, psychological, social, or organizational aspects of the work context. Job resources helping in reducing job demand, it is functional in implementing and achieving the goals of the work and it stimulates personal development and learning, the category of job resources contains work aspects as diverse as opportunities for skill utilization, supervisor support, financial rewards, and career opportunities (Bakker & Demerouti, 2007). To develop and promote an engagement system its essential to finding job resources, (Hakanen et al., 2008; Mauno et al., 2007). The conversation of resources (COR) theory confirmed that employees failed to grow and lose resources (Hu et al., 2013).

The **Moderating Role of Job Demands on Employee Work Engagement**

When talking about the job demands, it means all the organizational, social, psychological or physical aspects, that have an impact on the performance through the constant cognitive and emotional effort that associated with certain psychological or/and physiological costs (Demerouti & Bakker, 2011). Job demands can be in different forms such as irregular working hours, workload and work pressure, unfavorable work environment/uncertain work environment and many others. According to Meijsman and Mulder 1998; that job demands can turn to stressors at the time when employees were not able to adequate recovery (Demerouti & Bakker, 2011). (Dicke, Stebner, Linninger, Kunter, & Leutner, 2018) defined job demands as “aspects of the job that require sustained physical or mental effort and are therefore associated with certain physiological and psychological costs”. When discussing job demands it means things that give a hard time to people in the workplace such as misunderstanding or conflicts, work overload, and insecurity.

The previous studies argue that the category of job demands is not as homogeneous as initially proposed in the JD-R model. Two qualitatively different subcategories of job demands; mainly known as Job hindrances; hinder optimal functioning and Job challenges; require some energy. These two different types of job demands are assumed to yield different relationships with exhaustion and vigor, which represent the core components of burnout and engagement, respectively and may be considered as complementary aspects of employees’ wellbeing (Gonzá’lez et al., 2006; Maslach et al., 2001). This study focuses on how job demands as moderator variables affect employees' work engagement; thus, the second hypothesis was formed “H2. Job demands moderate the relationship between job resources and employee work engagement”.

203
Moderating Role of Uncertain Work Environment

Uncertain work environment mostly exist in areas that experience insecurity in general life; it emerges due to complications in a situation where details are difficult to be forecasted, or problematic (Kenyi et al., 2020). Work environment means a lot in organizational growth because studies show that it plays a crucial role in all types of industries, whether it produces goods or services. For essentiality of the working environment in employees’ work engagement, researchers focused on how it affects the employees’ creativity, well-being, performance, work behavior (David & Badulgal, 2006), other researchers on how the healthy working environment turn employees to be productive which automatically lead to the success of organizations (Areskoug Josefsson, Avby, Andersson Bäck, & Kjellström; Lakersmith & Burgess-Limerick, 2013). In the field of the work environment, scholars concentrate on exploring in-depth literature in the various types that affect organizations; that as physical environment, indoor environment, acoustic environment; and how it impacting in the general life cycle of the industry through employee participation in productivity process in the organization. Thus, the environment in organizations is not having dynamic nature, therefore, the uncertain working environment turns to be more challenging and harming institutions from being successful. Management facing uncertainties that usually emerge from external forces, it turns to be unpredictable and out of their control (Mcmullen & Shepherd, 2006). Uncertainty in the workplace turns to be bad feeling, hamper organizational loyalty and experience of formidability in addition to development of aggressiveness which attributed negatively to employee character. Thus, to cope up with the uncertain working environment, employees’ behavior changed to negative and irresponsible as they searching for the means of living (K. Kim & Byron, 2018).

Study on the impact of the uncertain work environment and employees’ job performance sorted out that, it has a great influence on the daily work schedule, therefore, tasks could be performed without following regulations and system; thereafter to test the evident, third and fourth hypothesis were formed; “H3. Uncertain work environment moderate interaction effect of job demands and job resources with work engagement, and H4. The uncertain work environment harms work engagement”.

Work environment takes a great impact on changes that occur in individual employees to absorb new ideas or efforts or skills (Mohd Yusof, 2011).

Employee Engagement

The impression of employee engagement was initiated in the early 1990s by an organization known Gallup, in its consulting work, the organization categorized employees into engaged, not engaged, and actively disengaged (Chitra & Badrinath, 2012; Schaufeli, 2015). According to studies conducted to quantity employee engagement, a high degree factor that has a great influence on it is the work environment. For an employee to reach the stage of engagement, it has to go through many factors starting by satisfaction; which means employee is comfortable, enthusiastic, and pleased with what he/she is doing, it leads to physically, cognitively, emotionally full surrender and wellbeing of an employee (Chitra & Badrinath, 2012, Liu, Wang, Tian, & Tang, 2017). An employee who is engaged always accomplished his/her duties so that organization goal and vision could be achieved easily; the industry grow quickly as a result of improvement in the performance, as well as the shareholders enjoying the profits through the sales and productivity increase (Anand & Madhuvanthi, 2012). For the importance of the concept, scholars came with many definitions of the term “Employee Engagement” according to the different points of view (Zhang, 2009). According to the definition of Kahn (1990), employee engagement is defined as “both employment and the expression of ego at work happened simultaneously”. While according to Rothbard (2001), employee engagement is “something that exists in the heart and includes two important components: concern and devoting totally”. Schaufeli and Bakker (2004), also described employee engagement as, “employee engagement is the positive, fulfilling, and work-related state of mind that characterized by vigor, dedication, and absorption”.

From the above definitions, and according to my personal opinion, the scholars have mainly concentrated on the psychological aspect of human life; that all of them touch the part of ego: Kahn, something exists in heart: Rothbard, state of mind: Schaufeli. This means that for employee engagement, industries have to assure that the environment is conducive for an employee.

Employee work engagement is the harnessing of organization member's selves to their work roles: in engagement, people employ and express themselves physically, cognitively, emotionally and mentally during role performances (Kahn, 1990). Employee engagement has a tied relationship with the work environment. The term employee engagement is very essential in the industrial world; it is the life cycle of any successful organization. By the industrial world, the researcher means any institution, organization that provides goods or services to people in the community. Employee engagement is the result of the emotional feeling of the employee toward his duties and responsibilities; therefore, the employer has a great role to play so that to make a conducive atmosphere for its employees. According to (O’Reilly and Chatman, 1986); employee engagement is the emotional attachment or feelings of employees towards the organizations’ vision; here employee fixes themselves in the condition that they can be more productive.

The engagement of employee to work can be an outcome of employers’ care for its employees, by providing all the necessity of the work from training to needed materials. In return, the institution/organization will achieve its goals and objectives as a consequence of the good working environment that leads an employee to be engaged in the work.

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According to studies conducted to measure employee engagement, a high degree factor that has a great influence on it is the work environment.

Engagement is a term that describes the real feelings and position of an individual toward their work; many scholars searched for reason that leads employees to be committed in their workplace. Among them was Kahn (1990) who the first to clarified engagement as the way individuals invest themselves in their office roles based on impact and role status, the engagement movement has subsequently knowledgeable particular momentum mutually in academic and practitioner spheres. The general frame of evidence on engagement suggests that it is linked to a range of organizational outcomes as well as work-related measures of individual well-being. The rationale of the engagement is come out from psychology.

The concept of the work engagement as mentioned above is initiated by Kahn (1990) for more than quarter of century, he was writing it in term of how person became interested to invest his/her life in the fulfillment of the organizational vision through achievement of its objective(s), (Bailey et al., 2017). From that time many people developed an interest and the topic start to grow which led to considering engagement to be very essential in an organization. On the other hand employees' performance and effectiveness increase as well as the production and the motivation to their role of work as the result of the well-being due to the good working environment (Raflesia, Surendro, & Passarella, 2017).

According to Meyer et al, employee engagement is having certain core concepts such as engagement to work, engagement to career and engagement to an organization. Therefore, engagement has a great impact on organization/institution; increased the following: job satisfaction, performance, the total return to shareholders, and sales and productivity and it decreased employee’s turnover and absenteeism as well as decreased intention to leave and find for another employer (Anand & Madhuvanthi, 2012). Since the engagement has great impact, therefore, it can be classified into intrinsic satisfaction and extrinsic satisfaction (Hu, Schaufeli, & Taris, 2013; Demerouti, Mostert, & Bakker, 2010). Hence every organization must adopt proper health and safety measures. Hence from the opinion of employees, it is known that a highly satisfied employee can only be engaged (Chitra & Badrinath, 2012).

High job satisfaction employees always ready to produce in high quantity than the unsatisfied employee; provision of feedback on well-done performance leading to job satisfaction among the workers (Santhanam, Jayaraman, & Badrinath, 2012). So, employee engagement provides a good indicator of the progress of institutions (Anand & Madhuvanthi, 2012).

Past studies have shown that factors influencing work engagement included: the sense of significance and security, accessibility, some relevant factors related to job characteristics such as organizational support, managerial support, organizational recognition, procedural fairness and equitable distribution (M. Kim, Kim, Newman, Ferris, & Perrewé, 2018).

### Research and Methodolog

In this research we applied the purposive sampling procedure to find and select commercial banks within Juba; the capital city of South Sudan, 256 respondents were issued with questionnaires, but only 160 questionnaires were received. Therefore, response results formed a rate of 62.5%, and SPSS used to analyze. According to Brownlow et al., (2004), an alpha value of 0.75 and above indicates high reliability, while values of 0.5 to 0.75 are acceptable as they indicate moderate reliability. Therefore, all variables were included in the study since they met the reliability threshold; all variables had Cronbach alpha values greater than 0.6 which indicates that the reliability is acceptable. We measured the variables through applying questionnaire by Arnold Bakker 2014, on Job demands-resources model; job resources had been measured through 3 items which in for of collaboration, feedback, and opportunity for development; job demands 3 items in form of work pressure, disturbances, and emotion at work were measured; work engagement 6 items, work environment used 6 statements for measuring; and finally, uncertain work environment measured by 5 statements designed by the researchers. Furthermore, the responses were summarised where means and standard deviation were used in presenting the findings. The statements on job demands, job resources, and uncertain working environment used a 5-point Likert scale with 1 being never and 5 being Very often; employee engagement used a 7-point scale where 0 is being never and 6 being always. The mean value was interpreted as follows; mean (M) value of 0.0-0.4 was not at all, 0.5-1.4 was interpreted as never/totaly disagree, 1.5-2.4 as sometimes/disagree, 2.5-3.4 as regularly/neutral, 3.5-4.4 as often/agree and 4.5-5/5.4 as very often/totaly agree, and 5.5-6 as totally characteristic. On the other hand, the standard deviation (SD) values showed the amount of variation in respondents’ responses. A standard deviation value greater than two means that the respondents had differing opinions while a value less than 2 is low and indicates that the respondents and similar opinions. In this section, the study regressed job resources on employee work engagement to test the second part of the first objective which was; to find out the relationships between the work environment in form of job resources and employee engagement in the context of South Sudan. Regression results are discussed here-under. From the findings, job demands had an alpha of 0.658, job resource had Cronbach’s Alpha of 0.691, uncertain work environment 0.618, and employee work engagement had an alpha value of 0.646. According to Hinton, Brownlow, McMurray, and cozens (2004) an alpha value of 0.75 and above indicates high reliability, while values of 0.5 to 0.75 are acceptable as they indicate moderate reliability. Therefore all variables were included in the study since they met the reliability threshold; all variables had Cronbach alpha values greater than 0.6. These findings show that all the variables had Cronbach’s Alpha values greater than 0.6; they are acceptable and indications that they were all reliable and can be used for further analysis.
Table 1: Descriptive statistics for the study

| Variable                      | Mean  | SD   | 1   | 2   | 3   | 4   |
|-------------------------------|-------|------|-----|-----|-----|-----|
| 1 Uncertain work environment  | 2.92  | .78  |     |     |     |     |
| 2 Employee work engagement    | 23.67 | 5.97 | -.01|     |     |     |
| 3 Work environment            | 16.09 | 4.97 | -.56| .073|     |     |
| 4 Job demands                 | 3.22  | 1.01 | .48 | .12 | -.49|     |
| 5 Job resources               | 3.32  | .85  | -.37| .068| .59 | -.29|

N = 160. **Correlation is significant at level 0.01 (2-tailed).

Effect of job resources on work engagement

A model summary was used to assess variation in employees' work engagement as a result of changes in job resources. From the results in table 2, the value of $R^2$ is 0.410 which is an indication that 41% of changes in employee work engagement can be attributed to changes in job resources. Further, the remaining 59% suggests that other factors can be attributed to changes in employee work engagement other than job resources. Also, the study findings showed that there is a strong positive relationship existing between job resource and employee work engagement as indicated by the correlation coefficient (R) value of 0.640.

Table 2: Model summary for job resources on work engagement

| Model | R        | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|----------|----------|-------------------|---------------------------|
| 1     | .640a    | .410     | .406              | .69679                    |

a. Predictors: (Constant), Job Resources

Source: Author’s data analyzed through SPSS

ANOVA (analysis of variance) was computed to test whether the model obtained was significant. The model significance was tested at a 5% level of significance. From the findings as shown in table 3, the p-value obtained (0.000) was less than the selected level of significance (0.05) which is an indication that the model developed was significant. The findings further showed that the f-calculated value (109.883) was greater than the f-critical value obtained from the f-distribution tables ($F_{1,158}=3.901$) which is an indication that job resource influences employee work engagement.

Table 3: ANOVA for job resources on work engagement

| Model    | Sum of Squares | df  | Mean Square | F     | Sig.  |
|----------|----------------|-----|-------------|-------|-------|
| 1        | 53.350         | 1   | 53.350      | 109.883| .000  |
| 2        | 76.712         | 158 | .486        |       |       |
| 3        | 130.062        | 159 |             |       |       |

a. Dependent Variable: Employee Engagement

b. Predictors: (Constant), Job resources

Source: Author’s data analyzed through SPSS

From the coefficients table 3, the unstandardized beta coefficients values were used to fit the following regression model:

$$Y = 1.765 + 0.680 X_1 + \varepsilon$$

(Y is Employee work engagement, and $X_1$ is Job resources).

From the above regression equation 1, it is evident that holding job resources to a constant zero, employee work engagement will be at a constant value of 1.765. The findings further established that job resources have a positive influence on employee work engagement ($\beta=0.680$). Further, the p-value for the beta coefficient was 0.000 which is less than the selected level of significance (0.05). Therefore, job resources had a positive significant influence on employee work engagement.

Based on the results presented above, the study failed to reject the null hypothesis and concluded that job resource positively relates to work engagement, thus, supported our H1.
Table 4: Coefficients for job resources on work engagement

| Model | Unstandardized Coefficients | Standardized Coefficients | t     | Sig. |
|-------|-----------------------------|---------------------------|-------|------|
|       | B   | Std. Error | Beta |       |      |
| 1     | (Constant) | 1.765 | .222 | 7.944 | .000 |
|       | Job resources | .680 | .065 | .640  | 10.483 | .000 |

*a. Dependent Variable: Employee Engagement*

**Source:** Author’s data analyzed through SPSS

### Moderating Effect of Job Demands

To test our H2, the study computed step-wise regression analysis where job resources were first regressed on work engagement then job demands was introduced as the moderating variable. The results obtained are discussed below.

Model summary in table 5 explains the amount of variation in the dependent variable caused by changes in the independent variable. The findings show that when job resources are regressed with work engagement, the value of R² was 0.410 but when the moderating variable (job demand) was introduced, the value of R² increased to 0.569. This suggests that job resources and job demands can explain 56.9% variation in employee engagement. The findings further reveal that job resources, job demands and work engagement are strongly related as indicated by the correlation coefficient (R) value of 0.754.

**Table 5:** Model summary for the moderating effect of job demand

| Model | R     | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------|----------|-------------------|---------------------------|
| 1     | .640  | .410     | .406              | .69679                    |
| 2     | .754  | .569     | .563              | .97688                    |

*a. Predictors: (Constant), job resources*

**Source:** Author’s data analyzed through SPSS

ANOVA is used to determine whether the model generated is significant. In this study, the significance of the model was tested at a 5% significance level. Results in table 6 show that the p-values for the two models were 0.000; the p-values were less than the selected level of significance (0.05) which is an indication that the two models were significant. The results further establish that with the introduction of job demands as a moderating variable, the f-calculated value (103.547) was found to be less than the f-critical value, obtained from the f distribution tables (F2,157=3.054) which suggests that job resources and job demands influence employee work engagement.

**Table 6:** ANOVA for the moderating effect of job demand

| Model | Sum of Squares | df | Mean Square | F     | Sig. |
|-------|----------------|----|-------------|-------|------|
| 1     | Regression   | 53.350 | 1 | 53.350 | 109.883 | .000 |
|       | Residual    | 76.712 | 158 | .486  |       |      |
|       | Total       | 130.062 | 159 |       |       |      |
| 2     | Regression   | 73.978 | 2 | 36.989 | 103.547 | .000 |
|       | Residual    | 56.084 | 157 | .357  |       |      |
|       | Total       | 130.062 | 159 |       |       |      |

*a. Dependent Variable: Work Engagement*

**Source:** Author’s data analyzed through SPSS

From the results obtained, the beta coefficients of model two were fitted to form the moderated regression equation and the following equation was developed;

\[
Y = 3.385 + 0.553 X_1 - 0.373 X_2 + \epsilon
\]

(Y is Employee work engagement; X₁ is job resources and X₂ is Job demands).

From the above regression equation 2, it is evident that holding the variables job resources and job demands to a constant zero, employee work engagement will be at a constant value of 3.385. The findings further revealed that job resources have a positive significant influence on work engagement (β=0.553, p-value=0.000). Therefore, increasing job resources by a single unit will result in an increase in employee work engagement by 0.553 units. The findings also establish that the moderating variable of job demands has a negative influence on work engagement (β=-0.373). Further, the p-value for the beta was 0.000 which is less than the selected level of significance of 0.05. Therefore, job demands had a negative significant influence on employee work engagement.

Based on the results discussed above, the study failed to reject the null hypothesis and concluded that job demands moderate the relationship between job resources and employee work engagement negatively.
Table 7: Coefficients for the moderating effect of job demand

| Model | Unstandardized Coefficients | Standardized Coefficients | t     | Sig. |
|-------|-----------------------------|---------------------------|-------|------|
|       | B                           | Std. Error                | Beta  |      |
| 1     | (Constant)                   | 1.765                     | .222  |      |
|       | Job resources                | .680                      | .065  |      |
|       |                              | .640                      |       |      |
| 2     | (Constant)                   | 3.385                     | .286  |      |
|       | Job resources                | .553                      | .058  |      |
|       | Job demands                  | -.373                     | .049  |      |
|       |                              | -.416                     |       |      |

a. Dependent Variable: Work Engagement

Source: Author’s data analyzed through SPSS

Moderating effect of uncertain work environment

The study tested H3 by computing step-wise regression where first, job demands and job resources were regressed on work engagement then uncertain work environment was introduced. The results obtained were discussed below.

The model summary in table 8 was used to determine the amount of variation in employee work engagement that can be explained by job resources, job demands, and uncertain work environment. Model 3 shows the results after the introduction of an uncertain work environment as a moderating effect. From the findings, the value of R² was 0.622 which suggests that job resources, job demands, and uncertain work environment can explain 62.2% variation in employee work engagement. The remaining 37.8% suggest that other factors were not included in the model that can be used to explain variation in employee work engagement. Further, the findings established that job resources, job demands, uncertain work environment, and work engagement were strongly related as indicated by the correlation coefficient (R) value of 0.783.

Table 8: Model summary for the moderating effect of uncertain work environment

| Model | R     | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------|----------|-------------------|---------------------------|
| 1     | .640  | .410     | .406              | .69679                    |
| 2     | .754  | .569     | .563              | .59768                    |
| 3     | .789  | .622     | .615              | .56138                    |

a. Predictors: (Constant), job resources
b. Predictors: (Constant), job resources, job demands
c. Predictors: (Constant), job resources, job demands, uncertain work environment

Source: Author’s data analyzed through SPSS

ANOVA was used to show whether the model developed was significant. Model 3 in table 9 is the one showing the moderating effect of an uncertain work environment on the relationship between job resource and job demands on employee work engagement. From the findings, the p-value obtained (0.000) was less than the selected level of significance (0.05) which is an indication that the model was significant. The findings also show that the f-calculated (85.567) value was greater than the f-critical value, obtained from the f-distribution tables (F₃,156=2.663); this, therefore, suggests that job resources, job demands, uncertain work environment influence employee work engagement.

Table 9: ANOVA for the moderating effect of uncertain work environment

| Model | Sum of Squares | df | Mean Square | F     | Sig. |
|-------|----------------|----|-------------|-------|------|
| 1     | Regression     | 53.350         | 1    | 53.350      | 109.883 | .000 |
|       | Residual       | 76.712         | 158  | .486        |       |
|       | Total          | 130.062        | 159  |             |       |
| 2     | Regression     | 73.978         | 2    | 36.989      | 103.547 | .000 |
|       | Residual       | 56.084         | 157  | .357        |       |
|       | Total          | 130.062        | 159  |             |       |
| 3     | Regression     | 80.899         | 3    | 26.966      | 85.567  | .000 |
|       | Residual       | 49.163         | 156  | .315        |       |
|       | Total          | 130.062        | 159  |             |       |

a. Dependent Variable: Work Engagement
b. Predictors: (Constant), job resources
c. Predictors: (Constant), job resources, job demands
d. Predictors: (Constant), job resources, job demands, uncertain work environment

Source: Author’s data analyzed through SPSS

From the results of table 10 below, the following regression model was fitted:

\[ Y = 4.312 + 0.484 X_1 - 0.303 X_2 - 0.318 X_3 + \epsilon \]

(Y is Employee work engagement, X₁ is job resources, X₂ is Job demands, and X₃ is an uncertain work environment).
From the above regression equation 3, it is evident that holding job resources, job demands, and uncertain work environment variables to a constant zero, employee work engagement will be at a constant value of 4.312. The study also found that job resources have a positive and significant influence on work engagement (β=0.484, p-value=0.000). Job demands are also seen to have a negative significant influence on employee work engagement (β=-0.303, p-value=0.000).

In an uncertain work environment, this variable was found to have a negative influence on employee work engagement (β=-0.318). Further, the influence of uncertain work environment was found to be significant since the p-value obtained (0.000) was less than the selected level of significance. Therefore, an uncertain work environment has a negative significant influence on work engagement.

Based on the findings presented above, the study failed to reject the null hypothesis.

### Table 10: Coefficients for the moderating effect of uncertain work environment

| Model | Unstandardized Coefficients | Standardized Coefficients | t    | Sig. |
|-------|-----------------------------|---------------------------|------|------|
|       | B                           | Std. Error                | Beta |      |
| 1     | (Constant)                  | 1.765                     | .222 |      |
|       | Job resources               | .680                      | .065 | 7.944| .000 |
| 2     | (Constant)                  | 3.385                     | .286 |      |
|       | Job resources               | .553                      | .058 | 9.532| .000 |
| 3     | (Constant)                  | 4.312                     | .334 |      |
|       | Job resources               | .484                      | .056 | 8.574| .000 |
|       | Job demands                 | -.373                     | .049 | -7.599| .000 |
|       | Uncertain work environment  | -.318                     | .068 | -4.686| .000 |

*a. Dependent Variable: Work Engagement*

**Source:** Author’s data analyzed through SPSS

### Uncertain work environment impact on work engagement

The final hypothesis of the study was **H4** To test this hypothesis, the study regressed an uncertain work environment with work engagement. The results obtained are discussed below.

A model summary was used to assess variation in employees' works engagement as a result of changes in an uncertain work environment. From the results of table 11, the value of R² is 0.290 which is an indication that 29% of changes in employee work engagement can be attributed to changes in an uncertain work environment. Further, the remaining 71% suggests that other factors can be attributed to changes in employee work engagement other than an uncertain work environment. Also, the study findings showed that there is a strong positive relationship existing between an uncertain work environment and employee work engagement as indicated by the correlation coefficient (R) value of 0.539.

### Table 11: Model summary for uncertain work environment on work engagement

| Model | R     | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------|----------|-------------------|---------------------------|
| 1     | .539  | .290     | .286              | .76439                    |

*a. Predictors: (Constant), uncertain work environment*

**Source:** Author’s data analyzed through SPSS

ANOVA was computed to test whether the model developed was significant. The significance of the model was tested at a 5% level of significance. From the findings in table 12, the p-value obtained (0.000) was less than the selected level of significance (0.05) which is an indication that the model developed was significant. The findings further showed that the f-calculated value (64.599) was greater than the f-critical value (F(1,158)=3.901) which is an indication that an uncertain work environment influences employees’ work engagement.

### Table 12: ANOVA for uncertain work environment on work engagement

| Model | Sum of Squares | df  | Mean Square | F    | Sig. |
|-------|----------------|-----|-------------|------|------|
| 1     | Regression     | 37.744 | 1     | 37.744 | 64.599 | .000 |
|       | Residual       | 92.318 | 158   | .584  |      |      |
| Total | 130.062        | 159 |            |      |      |      |

*a. Dependent Variable: Work Engagement*

**Source:** Author’s data analyzed through SPSS

From the coefficients table 12, the unstandardized beta coefficients values were used to fit the following regression model; from the beta coefficients table, the following regression model was developed;

\[ Y = 5.950 - 0.666 X + \varepsilon \]
From the above regression equation 4, it is evident that holding an uncertain work environment to a constant zero, employee work engagement will be at a constant value of 5.950. The findings in table 13 further established that an uncertain work environment has a negative influence on employee work engagement ($\beta=-0.666$). Further, the p-value for the beta coefficient was 0.000 which is less than the selected level of significance (0.05). Therefore, an uncertain work environment had a negative significant influence on employee work engagement.

**Table 13: Coefficients for uncertain work environment on work engagement**

| Model | Unstandardized Coefficients | Standardized Coefficients | t   | Sig. |
|-------|----------------------------|---------------------------|-----|------|
|       | B  | Std. Error | Beta |      |     |
| 1 (Constant) | 5.950 | .247 |       | 24.048 | .000 |
| Uncertain work environment | -.666 | .083 | -.539 | -8.037 | .000 |

**Source:** Author’s data analyzed through SPSS

**Discussion**

In this section, the study presents a summary of the findings based on the specific objectives of the study. The study revealed that job resources, job demands and work engagement are strongly related. The results further established that with the introduction of job demands as a moderating variable on the relationship between job resources and work engagement, job demands have a negative influence on the relationship. Therefore, job demands had a negative significant influence on the relationship between job resources and employee work engagement. The study findings showed that there is a strong positive relationship existing between job resource and employee work engagement. Furthermore, an uncertain work environment has a negative significant influence on work engagement. Employees of Commercial Banks of South Sudan regularly collaborate with their colleagues and ask for help when need be or when they are faced with work challenges. Also, the banks offer their employees with feedback on their task performance and the objective of their work. The study also found that to some extent there is work pressure experienced by employees in their work and this forces them to work with speed because they have too much work to do.

**Conclusions**

The study first sought to establish whether job resources have a positive relationship with work engagement. The second focus of the study was to determine whether job demands negatively moderate the relationship between job resources and employee work engagement or not. The study established that the moderating variable of job demands has a negative influence on the relationship between job resources and employee work engagement. The study also found that an uncertain work environment had a negative influence on employee work engagement. Based on these findings, the study concludes that an uncertain work environment moderates the interaction effect of job demands and job resources with work engagement negatively.

The study recommends banks to be regulated, standardize, good salaries and bonuses, a strong relationship between administration and subordinates, traditional banking system to be changed to the modern banking system, this will enhance the level of employee engagement and therefore enhance their performance.

South Sudan banking system does not have access to international banks such as City Bank; the regulator has to work in this issue so that it can be count as a bank. Regular training for workers on peace is very essential for promoting banks, establish more branches within the country and likewise in the region, develop digital banking or e-banking, ensure citizen awareness about banking, and ensure teamwork among banks in South Sudan.

The regulator has to regulate the system, opening sources of foreign currency since there is no clear clearance of foreign currency; therefore, there is a need for Central bank to come up with the policy that will facilitate the transaction to be through South Sudan Bank.

This study was conducted among Commercial banks in Juba; the capital city of South Sudan; the study, therefore, recommends replication of the research study in other industries to facilitate comprehensive research findings that can be generalized for the employee work engagement in the country.

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