

Job Engagement and its Relation to Competitive Advantage: The Case of Al Rajhi Bank Branches in Al Qassim Region, Saudi Arabia

Dr. Abdullah M Alwehabie¹

¹Associate Professor, Qassim University, Saudi Arabia

Abstract

A descriptive and analytical study was conducted to determine the relationship between job engagement among the employees of Al Rajhi Bank branches in Al Qassim and the degree of competitive advantage of these branches, using a questionnaire distributed to 300 such employees. Respondents' levels of job engagement and their perceptions of competitive advantage were both found to be high overall and there was also found to be a statistically significant positive correlation between these two variables, with a Pearson correlation coefficient of 0.861, significant at the 0.05 level. Recommendations are made for the bank's management to improve both job engagement and competitive advantage.

Introduction

In an unpredictable global economy, organizations are forced to look for sustainable ways to continually improve their competitiveness with the limited resources available. One such intervention strategy is to enhance employee motivation and performance through the cultivation of employee engagement. This strategy is fuelled in part by an increasingly popular belief among businesses that employees are their greatest asset, contributing their unique skills and attributes for the betterment of the organization. Furthermore, organizations are recognizing that investing time and resources in their employees leads to greater organizational growth and productivity. These realizations have made employee engagement a top concern among today's business executives; and while such a focus does not automatically resolve all organizational effectiveness issues, improving employee engagement can have beneficial outcomes for the individual and for the organization's competitive advantage.

For years, managers in numerous business settings have realized the importance of workers' job engagement for the success and even the survival of their businesses. High levels of employee engagement are typically associated with retention, profit, high productivity, sales growth, and good customer service; but while managers are aware of the importance of engagement, they typically do not do much about it. Managers often view the problem of getting employees engaged as an overwhelming and potentially costly challenge (Willoughby, 2011, 1-2). Engaged employees are generally believed to have a sense of energy, dedication, and connection to their work, while it is thought that non-engaged ones view their work as stressful and may be more cynical, more exhausted, and less effective at their work (Schmitt, 2011, 2).

Furthermore, increasing competition challenges modern organizations in the dynamic global environment to adapt existing processes and practices, and/or adopt new ones, to survive and prosper in the context of the far more complex and rapidly changing scenarios they now face. The more global an industry is, the greater the competitive advantage that can be derived from leveraging technology, manufacturing power, brand names, and capital across international boundaries (Yi, 2013, 1). Thus, in order to create competitive advantage, the strategic decision makers of an organization must formulate and implement processes which satisfy all and only those groups who have a stake in their social system (Alwahaibi, 2009, 243).

The current research investigates the relationship between job engagement and competitive advantage for branches of Al Rajhi Bank in Al Qassim region, Saudi Arabia.

Statement of the problem

Gill (2007) highlights the need for more research on work engagement models. As the body of work expands, the proposed models of engagement will begin to include more complex relationships between engagement and its antecedents and outcomes (e.g., reciprocal, recursive). Weston (2016) identifies a growing need for a universally accepted conceptualization of engagement as either a stable or dynamic construct. His findings also support the propositions that engagement fluctuates significantly within people and that a portion of these fluctuations are due to contextual variables that coincide with engagement levels at that moment.

Earlier, Lawrence (2004) found that the competitive advantage of a firm may be dissipated by the presence of business and technology barriers, preventing it from sustaining high profits despite its capability for superior performance. In related work, Ross-Denroche (2001) found that competitive pressures and subsequent change

had created a need for new roles and capabilities, with a shift to optimizing people contributions as a source of competitive advantage. A culture that is aligned to values, including customer and employee needs, as well as the business environment, provides significant dividends supporting sustainability and competitive advantage.

Research questions

In the context of the above problem, this study addresses the following research questions:

- What is the level of job engagement among the employees of Al Rajhi Bank branches in Al Qassim region, Saudi Arabia?
- What is the extent of competitive advantage achievement of Al Rajhi Bank branches in Al Qassim region?
- Is there a statistically significant positive correlation between the job engagement of employees of Al Rajhi Bank branches in Al Qassim and the competitive advantage achieved by these branches?

Research objectives

The objectives of the study are to:

- Identify the reality of job engagement among the employees of Al Rajhi Bank branches in Al Qassim.
- Identify the level of competitive advantage of Al Rajhi Bank branches in Al Qassim.
- Determine the relationship between job engagement among the employees of Al Rajhi Bank branches in Al Qassim and the competitive advantage of Al Rajhi Bank.

The significance of the research

The significance of the research emerges in general from the need to improve the competitiveness of Saudi banks and particularly of Al Rajhi Bank, being one of the largest Saudi banks. It is significant in both theoretical and applied fields, because:

- It investigates the current reality of the level of competitive advantage of Al Rajhi Bank branches in Qassim and how to increase it.
- The results of the current study may benefit the authors of the administrative policies of the Kingdom of Saudi Arabia in creating modern strategies and management methods beneficial to the competitive advantage of Al Rajhi Bank.
- The study is expected to contribute to a realistic account of the relationship between job engagement among the employees of Al Rajhi Bank branches in Al Qassim and the level of competitive advantage of the bank.

Definition of terms

Job engagement refers to psychological wellbeing that contributes to optimal functioning; it also includes physical and emotional energy put forth at work (Evans, 2016, 21). It refers additionally to the relationship of the employee with his or her work, whereas employee and work engagement may also include a link to the organization (Silva, 2016, 15). Finally, it refers to the way someone is emotionally or intellectually involved with his/her workplace (Forster, 2007, 152).

Competitive advantage refers to superior performance and outcomes from organizational efforts (Campbell, 2014, 22), to the use of resources resulting in above average returns (Greenwood, 2012, 19), and to the benefits of being close to something or in a good location (Meyskens, 2010, 184).

Al Rajhi Bank, established in 1957, is one of the largest Islamic banks in the world, having assets of 184 billion SAR (49 billion USD) and market capital exceeding 4 billion USD (Al Rajhi Bank, 2011, 3).

Research limits

Objective and spatial limits: The study is limited to identifying the reality of job engagement and its relation with competitive advantage in Al Rajhi Bank branches in Al Qassim region, Saudi Arabia.

Human limits: The research sample is limited to 300 employees of Al Rajhi Bank branches in Al Qassim.

Time limits: The research was conducted in 1437 AH / 1438 AH (2015-2016 CE).

Literature review

Rana (2016) examined the effects of job characteristics, leader-member exchange (LMX), co-worker exchange (CWX), human resource development (HRD) practices, conscientiousness, and openness to experience on

employee engagement in the Cambodian banking sector. Data were collected from 247 employees working at ten commercial banks in Phnom Penh. The instruments were the *Job Engagement Measure* (Rich et al., 2010), the *Job Diagnostic Survey*, the *LMX7*, the *CWX scale*, the *Perceived Investment in Employee Development scale*, and the *Big Five Personality Measure*. After controlling for demographic variables (age, gender, education, and tenure), job characteristics were found to be a statistically significant predictor of engagement. The results also showed that HRD practices and conscientiousness were predictive of engagement. Contrary to the hypothesized model, the results did not present support for the significant effects of LMX, CWX, or openness to experience on engagement.

Tucker (2014) conducted a quantitative study of the extent to which age and work/job experience relate to job and organizational engagement in the retail sector. A sample of 340 retail employees were surveyed using an instrument consisting of two five-item scales, measuring *job engagement* and *organizational engagement*. No direct relationship was found between work experience and job engagement, as job engagement scores were slightly higher for employees with 11 to 15 years experience and those with more than 25 years. It may be that the lower scores in the 16 to 25 year range were related to job burnout from being in the same position for a long period of time. There was also a significant difference between generations, with younger employees being more engaged than older ones.

Chao (2013) researched the relationship between job engagement and intention to turnover, as well as the possible antecedents of job engagement, among a sample of 194 internal organizational development (OD) practitioners working for the Singapore Public Service. Quantitative data were gathered by an archival survey and qualitative data from interviews with eight of the OD practitioners. Employees reporting higher levels of job engagement were less likely to report an intention to leave. The study also found that the only antecedents of job engagement were job significance and job motivation.

A study by Meyskens (2010) explored the relationships of partnerships, resource conditions, and social venture strategies with competitive advantage in the context of nascent social ventures that participated in business plan competitions, using content analysis of 179 social venture business plans sponsored by universities and nonprofit organizations based in the USA from 2005 to 2009 and a survey. The findings suggest a significant positive relationship between competitive advantage and partnership diversity, heterogeneous resource conditions, social innovation, and earned income. Social capital was the type of resource most significantly related to competitive advantage. Start-up experience, client location, and business plan completeness were also found to be significant in the relationship between partnership diversity and competitive advantage.

Roust (2008) investigated competitive advantage in e-commerce firms represented by profitability, customer retention, and switching costs. Results indicate that customers using bill pay services of banks performed more transactions (leading to higher switching costs) and had higher customer retention than their online or offline bank counterparts. This can lead to a sustainable competitive advantage for the firm. Banks operating primarily online were also found to be more profitable than primarily offline and hybrid competitors, while providing higher interest rates to customers. This contradicts models in the information technology (IT) economics literature which suggest that hybrid banks should be the most profitable.

Vogel (2005) explored the use of IT competencies and capabilities for competitive advantage by mailing a survey to 159 chief information officers (CIOs), winners of CIO Magazine's outstanding CIO award. The 89 respondents were evaluated on IT value added, overall partnership with the business, innovation, and resourcefulness (doing more with less). Vogel concludes that IT capabilities are significantly important drivers of low cost, that IT competencies are significantly important drivers of achieving superior customer relations and innovation, and that a firm can leverage IT capabilities and IT competencies relative to competitive advantages such as low cost, value added, speed, agility, innovation, and customer service.

Job engagement

The definition given earlier of job engagement in terms of psychological wellbeing (Evans, 2016) may be seen to conflict with the observation of Wilson (2009, 1-2) that it has not always been popular to study what might be considered "positive" states of human functioning. Instead, traditional research has focused on weakness, malfunctioning, and the study of negative states such as burnout. Recently, however, there has been a shift in the focus of studies away from negative conditions, towards research on human strengths and optimal functioning. This shift aligns with the code of ethics of the National Association of Social Workers in the United States of America, which states that "A defining feature of social work is the profession's focus on individual wellbeing in

a social context and the wellbeing of society". Because the profession clearly values human wellbeing and empowerment, this shift to studying positive states, such as engagement with one's work, is long overdue for social work researchers. Research into such predictors of positive states as work engagement could foster the development of new practice strategies designed not to correct a deficit, but rather to foster an individual's capacity to maximize his/her own functioning.

Some of the possible consequences of engagement include positive job attitudes, individual health, and extra-role behaviours such as organizational citizenship behaviours. When people who are more engaged in their jobs are compared to those who are less engaged, the former have greater job satisfaction, are more committed to the job, and have lower turnover intentions. Highly engaged people also exhibit personal initiative, proactive behaviour, and learning motivation; and engagement may mediate the relationship between job resources and those positive organizational behaviours. Organizations look for all of these factors and foster them in employees (Wefald, 2008, 16).

Job engagement, a work-related state of mind that is positive and fulfilling, is characterized by vigour, dedication and absorption (Bae, 2011, 46). Mitchell (2015, 5) argues that fully engaged staff members are highly energetic, enthusiastic, intensely immersed in their work, and fully engrossed in their roles. She adds that engagement is vital to retaining employees as well as to the overall success and health of an organization.

Central to the concept of engagement is the fundamental question of motivation. Because engaged employees devote time, energy, and dedication to their work, understanding how employees become engaged is critical to any examination of the engagement process. A number of theories seek to explain the antecedents of employee engagement. Two of the more popular are Bakker and Demerouti's job-demands control model and Hackman and Oldham's job characteristics theory. Both describe job resources, defined as physical, social, or organizational features of the job, as playing motivational roles in encouraging engagement by helping employees to achieve work goals or fulfil basic needs, such as the needs for autonomy, relatedness, and competence. Job resources studies have included such variables as social support and performance feedback, job control and psychological climate, job autonomy, opportunities for learning and development, and task significance and work conditions (Keysor, 2015, 34-35).

In a traditional work environment, workers do as they are told and tailor their work according to clear job descriptions. Current work conditions, however, no longer follow that model. Instead, the modern-day organizational environment – characterized by global pressures, intense customer demands, lower supervision, more technology, and greater need for teamwork and communications – have led to a "shift in job concept". Predictably, the image of engaged and enthusiastic workers who are willing to "devote extra effort to innovation, cooperate with each other, and effectively adapt to change" has gained popularity (Wildermuth, 2008, 34). Academics describe engagement as improving issues relating to the job, while for practitioners it improves productivity and competition. Employee engagement is vital to employees and the organization; an engaged workforce benefits the organization because employees connect with the organization, display loyalty, and become involved in the job. Engaged employees also have a knowledge base that allows the organization to remain competitive (Moody, 2012, 46).

Competitive advantage

Yu (2003, 21-22) identifies the following industry-specific factors affecting competitiveness: factor conditions, human resources, company strategy and management, industry structure and characteristics, demand conditions, and government. Exogenous factors that influence the functioning of these six factors are culture, internationalization, and chance. In this framework, factors are divided into assets and processes; the latter turn assets into performance. Hence, it is possible to tell whether low competitiveness is caused by process problems or lack of assets.

Micro-competitive behaviour research has addressed the following core strategic questions: i) How do firms compete with one another? ii) Why do they compete in certain ways? iii) How do they make use of strategies to build competitive advantages over competitors? iv) How does their competitive behaviour relate to firm performance? Unlike previous approaches used to study these issues, research in micro-competitive behaviour has taken the individual competitive move (e.g., expansion into a new market or price cut, etc.) as its basic unit of analysis. Such concrete, specific moves are then aggregated to reflect firm-level behaviour and strategy. These competitive moves among firms create the competitive dynamics within a particular industry. Such dynamic competitive interaction often shapes the competitive position of firms undertaking the business-level strategies

and, to some extent, corporate strategies. Because of this competitive dynamic, the effectiveness of any type of strategy is determined not only by the initial move, but also by how well the firm anticipates and addresses the moves and countermoves of its competitors over time (Kwong, 2002, 27).

A competitive advantage exists when the firm is able to deliver the same benefits as competitors but at a lower cost (cost advantage), or deliver benefits that exceed those of competing products (differentiation advantage). Cost and differentiation advantages are two basic strategies for positional advantages, since they determine the company's position in the industry as a leader in either cost or differentiation. Cost advantage can be achieved by low-wage labour if other variables are being controlled. Differentiation can be achieved by technological innovation. With labour being controlled, technological innovation can achieve both cost and differentiation advantages. There are five forces of competitive advantage which influence the adoption of either strategy: new technologies, new or shifting buyer needs, the emergence of a new industry, shifting input costs, and changes in government economic policies. Changes in any of these forces will limit or increase competition among firms. Each force makes a change in the competition arena, so firms need to devise new strategies to meet the new challenges of the economic environment (Li, 2005, 7-8).

Gottschalg (2005) sees the alignment of interests as a major source of competitive advantage affecting both motivation and behaviour. He contrasts static and dynamic interest alignment theories respectively with the knowledge-based and dynamic-capability views, both of which focus on knowledge, skills, and abilities rather than motivation and behaviour.

Field Study

Research Methodology

A descriptive and analytical approach was taken in pursuit of the objectives set out above. This approach, according to Saber & Khafajah (2002), involves collecting, compiling, and classifying data, then subjecting them to in-depth analysis and seeking to explain the results; thus, techniques of measurement, classification, and interpretation are used to derive significant conclusions, offering "access to generalizations about the phenomenon under study" (p. 87).

Research population and sample

The research population consisted of all employees of Al Rajhi Bank branches in Al Qassim. Tables 1-3 categorize the study sample of 300 such employees by gender, educational qualifications, and years of experience.

Table 1: Distribution of sample by gender

Gender	Frequency	Percentage
Male	205	68.3
Female	95	31.7
total	300	100.0

Table 1 shows that two-thirds of participants were male.

Table 2: Distribution of sample by educational qualifications

Educational qualification	Frequency	Percentage
Bachelor's degree	83	27.7
Higher diploma	158	52.7
Master's degree	43	14.3
Doctorate	16	5.3
Total	300	100.0

Table 2 shows that a quarter of the sample held a bachelor's degree, half held a higher diploma degree, fewer than 15% held a master's degree, and only 5% held a doctorate.

Table 3: Distribution of sample by length of experience

Experience in banking	Frequency	Percentage
Less than 5 years	45	15.0
From 5 to less than 10 years	198	66.0
From 10 to less than 15 years	42	14.0
15 years and above	15	5.0
Total	300	100.0

Table 3 shows that two thirds of participants had between five and ten years of banking experience, only 5% had 15 years or more, and the remainder were almost equally divided between those with less than five years and those with 10 to 15 years.

Research instrument

Based on a review of the relevant literature, the researcher designed and developed a questionnaire (reproduced in Appendix 2) to address the research questions and objectives. The first part elicited the demographic data set out above, while the second was the principal research instrument, comprising 20 items distributed equally on two axes, measuring respectively the reality of job engagement among employees of Al Rajhi Bank branches in Al Qassim and the level of competitive advantage of those branches. Responses to items on both the job engagement and competitive advantage axes were on a five-point Likert scale from strongly agree to strongly disagree.

Validity of the research instrument

Four aspects of validity were assessed: the face validity of the questionnaire, the internal consistency of the axes, the construct validity of the axes, and the reliability correlation coefficient.

Face validity

An initial complete draft of the questionnaire was presented to a group of arbitrators, who were asked to assess the relevance of each item to its axis, its clarity, and the integrity of its linguistic formulation. They were also invited to comment on the suitability of the instrument for achieving the goal that it was developed for and to suggest ways of improving it by omission, addition, reformulation, or any other way that they saw fit.

Internal consistency

The internal consistency of each axis was evaluated by calculating the Pearson correlation coefficient between the score of each item and the overall score of its axis in the questionnaire. The results are shown in Table 4.

Table 4: Pearson correlation coefficient between the score of each item and the overall score of the corresponding axis

Job engagement axis					
Item number	Correlation coefficient	Item number	Correlation coefficient	Item number	Correlation coefficient
1	0.789**	5	0.743**	9	0.790**
2	0.779**	6	0.645**	10	0.685**
3	0.738**	7	0.757**		
4	0.722**	8	0.829**		
Competitive advantage axis					
1	0.724**	5	0.763**	9	0.730**
2	0.815**	6	0.782**	10	0.817**
3	0.782**	7	0.845**		
4	0.865**	8	0.882**		

** Statistically significant at the significance level of 0.01

Table 4 shows that the correlation coefficients between items and overall axis scores were all statistically significant at the significance level of 0.01 and that all correlation coefficient values were high, ranging from 0.645 to 0.790 for the job engagement axis and from 0.840 to 0.882 for the competitive advantage axis, which indicates a high degree of internal consistency validity.

Construct validity

The construct validity of the questionnaire axes was evaluated by calculating the correlation coefficient between the total score of each axis and the total score of the questionnaire, with the results shown in Table 5.

Table 5: Correlation coefficients between total axis scores and total questionnaire score

Axis	Correlation coefficient
Job engagement axis	0.961**
Competitive advantage axis	0.968**

** Statistically significant at the 0.01 significance level

Table 5 shows strong correlation of the questionnaire axes with the questionnaire total score, as coefficient values were high in both cases and statistically significant at the significance level of 0.01, which indicates a high degree of construct validity for the questionnaire axes.

Reliability correlation coefficient

The final measure of validity was the Cronbach's alpha values for the two axes and the overall questionnaire (Table 6).

Table 6: Cronbach's alpha coefficient for questionnaire axes

Axis	Number of items	Cronbach's alpha
Job engagement axis	10	0.982
Competitive advantage axis	10	0.980
Total	20	0.974

Table 6 shows that reliability correlation coefficient values for the job engagement and competitive advantage axes were also high, at 0.982 and 0.980 respectively, while the total reliability coefficient for the questionnaire was 0.974, which indicates that the questionnaire was valid in terms of the reliability and credibility of its results.

Statistical methods

Data were analyzed using the SPSS program to calculate the following values:

- **Frequencies and percentages**, to characterise the study participants and to describe their responses to the questionnaire items.
- **Means and standard deviations (SD)**, to evaluate and rank questionnaire responses.
- **Pearson correlation coefficient**: To assess the internal consistency of the study instrument and to quantify the relationships among the variables.
- **Cronbach's alpha coefficient**: To evaluate the stability of the study instrument.
- **Range equations**, giving the arithmetic mean of the responses to each item, dimension, and axis.

A response of "strongly agree" was scored 5, with scores of 4, 3, 2, and 1 respectively for "agree", "agree to some extent", "disagree", and "strongly disagree". The degree of agreement for each item and axis was determined as corresponding to the following ranges of mean scores:

- From 1 to less than 1.80 represents a very weak degree of agreement;
- From 1.80 to less than 2.60 represents a weak degree of agreement;
- From 2.60 to less than 3.40 represents a moderate degree of agreement;
- From 3.40 to less than 4.20 represents a high degree of agreement;
- From 4.20 to 5 represents a very high degree of agreement.

Results and discussion

To answer the first research question, concerning the level of job engagement among Al Rajhi Bank employees, means and SDs were calculated for each item of the job engagement axis, then items were ranked in descending order of means, as shown in the penultimate column of Table 7.

Table 7: Frequencies, percentages, means, and standard deviations of responses to items on the job engagement axis

Item	Responses						Mean	SD	Item order	Responsiveness
	Strongly disagree	Disagree	Agree to some extent	Agree	Strongly agree					
1 My work brings me the greatest satisfaction of my life	f	12	28	86	83	91	3.71	1.11	9	high
	%	4.0	9.3	28.7	27.7	30.3				
2 My main interest is my job and my engagement in performing its functions is one of the most important things that I give priority to	f	8	4	16	114	158	4.37	0.861	1	very high
	%	2.7	1.3	5.3	38.0	52.7				
3 Most of the important things that happen to me integrate into my current job in one way or another	f	14	8	47	148	83	3.93	0.979	6	high
	%	4.7	2.7	15.7	49.3	27.7				
4 I have very strong ties to my job and I find it very hard to break them	f	8	14	65	147	66	3.83	0.915	8	high
	%	2.7	4.7	21.7	49.0	22.0				
5 I am attached to accuracy in my work performance to a large degree	f	12	10	54	106	118	4.03	1.03	4	high
	%	4.0	3.3	18.0	35.3	39.3				
6 I take real pleasure in performing my work	f	12	4	37	76	171	4.30	1.01	2	very high
	%	4.0	1.3	12.3	25.3	57.0				
7 It seems to me that every working day in the job ends quickly	f	8	15	31	103	143	4.19	0.993	3	high
	%	2.7	5.0	10.3	34.3	47.7				
8 I feel that I invest most of my academic abilities and career experiences in working	f	15	16	50	94	125	3.99	1.11	5	high
	%	5.0	5.3	16.7	31.3	41.7				
9 Most personal goals in my life are tied and directed to my job	f	12	27	64	88	109	3.85	1.13	7	high
	%	4.0	9.0	21.3	29.3	36.3				
10 It is better if my job takes most of my time	f	64	44	92	60	40	2.89	1.31	10	moderate
	%	21.3	14.7	30.7	20.0	13.3				
Total mean of job engagement axis							3.91	0.783	---	high

Table 7 indicates that respondents perceived the reality of job engagement to a high degree, since the overall mean score for this axis was 3.91, with a low standard deviation of 0.783. Items 1, 5, 6, 8, 9, and 10 had high SD values, showing the divergence of responses to these individual items, whereas the other four items had low SD values, reflecting a homogeneity of responses to them.

The strongest agreement was with item 2 on interest in the job and the priority that respondents gave to engagement with it, with a mean score of 4.37 and a low SD, followed closely by item 6 on the pleasure derived from work, both of these eliciting a very high degree of agreement. Item 10 (It is better if my job takes most of my time) was ranked last, with a moderate degree of agreement, while there was a high degree of agreement with the remaining seven items on the job engagement axis.

The researcher believes that the overall strength of responses on job engagement, which is consistent with the results reported by Chao (2013), may be attributed to the ability of the management teams of Al Rajhi Bank branches in Al Qassim, their keenness to achieve job satisfaction among employees in these branches and their commitment to strengthening feelings of belonging and loyalty among employees. In other words, job engagement may have been strengthened among employees as a kind of interaction with the services offered to them and the provision of appropriate working conditions by the management.

The fact that the strongest agreement was with item 2 may be attributed to a feeling of belonging and high levels of loyalty among the majority of employees, which may have contributed to their tendency to make work tasks their priority.

This result differs from the finding of Tucker (2014) that job engagement scores were slightly lower for those in the 11-15 years and the 26 and above categories of experience.

The researcher believes that the moderate response to item 10 (*It is better if my job takes most of my time*) may be attributed a belief among some respondents that the work time available to them was inadequate to achieve good job engagement; this may in turn be due to the inability of some employees to exert their maximum effort during the official working hours, making some of them feel that they lacked the time needed on the job to emphasize their abilities and functional skills.

Table 8 addresses the second research question by detailing the responses to items on the competitive advantage axis, following the same format as Table 7.

Table 8: Frequencies, percentages, means, and standard deviations of responses to items on the competitive advantage axis

Item		Responses					Mean	SD	Item order	Respon- siveness	
		Strongly disagree	Disagree	Agree to some extent	Agree	Strongly agree					
1	The bank's management is keen on improving the quality of services in line with the desires of the customer	f	40	22	76	113	49	3.36	1.22	10	moderate
	%	13.3	7.3	25.3	37.7	16.3					
2	The bank's management is keen on reducing the cost of services provided to customers	f	36	16	73	110	65	3.51	1.23	9	high
	%	12.0	5.3	24.3	36.7	21.7					
3	The bank's management is keen on achieving the required flexibility to meet the changing demands of the customer	f	16	12	64	132	76	3.80	1.03	7	high
	%	5.3	4.0	21.3	44.0	25.3					
4	The bank's management is keen on facilitating access to clients and responding quickly to their desires and expectations	f	16	8	48	127	101	3.96	1.04	5	high
	%	5.3	2.7	16.0	42.3	33.7					
5	The bank's management is keen on increasing financial revenues by marketing its products and services more effectively	f	8	20	59	121	92	3.90	1.00	6	high
	%	2.7	6.7	19.7	40.3	30.7					
6	The bank's management is interested in increasing the market share of the bank	f	24	16	71	106	83	3.69	1.16	8	high
	%	8.0	5.3	23.7	35.3	27.7					
7	The available information has been utilized in solving business problems	f	8	16	35	138	103	4.04	.956	3	high
	%	2.7	5.3	11.7	46.0	34.3					
8	The bank has the ability to learn from other organizations in order to improve its performance	f	8	16	57	116	103	3.97	0.994	4	high
	%	2.7	5.3	19.0	38.7	34.3					
9	There is a division within the bank to provide studies and research	f	8	11	37	74	170	4.29	0.998	1	very high
	%	2.7	3.7	12.3	24.7	56.7					
10	The bank is interested in conducting courses for employees to develop their skills at work	f	20	16	37	79	148	4.06	1.19	2	high
	%	6.7	5.3	12.3	26.3	49.3					
Total mean of the competitive advantage axis								3.86	0.867	---	high

Table 8 shows that participants perceived the level of competitive advantage of Al Rajhi Bank branches in Al Qassim to be high, as the general mean of the second axis was 3.86, with a low SD of 0.867. SD values for items 7, 8, and 9 were also low, reflecting the homogeneity of responses to these items. However, SD values were high for the other seven items, showing the divergence of responses to them. Item 9 on the bank's research facilities was ranked first for strength of agreement, with a mean score above 4.2, representing a very high degree of agreement, followed by item 10 on facilities for in-work skills development, with a high mean of 4.06. All other

item means represented a high degree of agreement, with the exception of item 1 on responding to customers' desires for improved quality of service, with a mean of only 3.36, indicating moderate agreement.

The researcher believes that the finding of a perception among respondents of a high degree of competitive advantage on the part of their branches may be attributed to the keenness of the management of Al Rajhi Bank branches to increase their financial revenues by marketing products and services more effectively, reducing the cost of services provided to customers, and improving product quality in line the desires of the customers, which will contribute to increasing competitive advantage. It also seems that the very strong agreement with item 9 on the provision of facilities for study and research reflects a conviction among these managers that continuing education and research are important in ensuring competitive advantage for organizations in general and particularly for banks, and that putting this conviction into practice facilitates the achievement of management objectives. Finally, the fact that even the lowest ranked item, on the management's desire to improve customer service, nonetheless achieved strong agreement may be attributed to managers' determination to achieve competitive advantage as rapidly as possible and to their conviction that the basis of the maximization of competitive advantage is earning customers' satisfaction, which requires the delivery of a high quality of services.

This result is consistent with the finding by Roust (2008) that banks operating primarily online were more profitable while also providing higher interest rates to customers.

Table 9 answers the third research question, on the existence of a correlation between the job engagement of employees of Al Rajhi Bank branches in Al Qassim and the competitive advantage achieved by these branches, by displaying the Pearson correlation coefficient between the total score for the two axes of the questionnaire.

Table 9: Pearson correlation coefficient between total scores for the questionnaire axes

The reality of job engagement among the employees of Al Rajhi Bank branches in Al Qassim region	The level of competitive advantage of Al Rajhi Bank branches in Al Qassim region	
	Correlation coefficient	Statistical significance
	0.861*	.000

* Correlation significant at the 0.05 level of significance

Table 9 indicates the existence of a statistically significant positive correlation between job engagement among the employees of Al Rajhi Bank branches in Al Qassim and the level of competitive advantage achieved, with a correlation coefficient of 0.861. This means that higher levels of job engagement were associated with stronger competitive advantage. A possible explanation is that stronger job engagement in a branch increases employees' ability to do their jobs in a way that achieves the branch's objectives and increases the likelihood of its management developing and improving performance levels constantly, which contributes directly to the achievement of competitive advantage.

This result is consistent with the finding of Meyskens (2010) that social and human capital are the types of resource most significantly related to competitive advantage.

Conclusion

This final section offers a summary of the results, a number of practical recommendations, and some suggestions for future research.

Summary of results

The first objective was to identify the level of job engagement among the employees of Al Rajhi Bank branches in Al Qassim. This was achieved by evaluating their job engagement, measured by their responses to the items in the first axis of the questionnaire, as high overall. Two items, on interest in the job and the priority given to engagement with it (item 2) and on the pleasure derived from the work (item 6) scored a very high degree of agreement, while one item, on being prepared to spend most of one's time on the job, received a moderate level of agreement and the remainder all had high scores.

The second objective was to identify the level of competitive advantage achieved by Al Rajhi Bank branches in Al Qassim. This was achieved by using responses to items in the second axis of the questionnaire to evaluate respondents' perceptions of competitive advantage. Results were quite similar to those for the first axis, with one item on study and research scoring very highly, one on customer service scoring moderately and the remainder scoring highly, to give an overall high rating for competitive advantage.

The third objective, to determine whether there was a statistically significant positive correlation between job engagement among the employees of Al Rajhi Bank branches in Al Qassim and the competitive advantage achieved, was met by identifying the existence of just such a relationship, whereby the higher the levels of job engagement, the stronger the competitive advantage, this correlation being significant at the 0.05 level of significance.

Practical recommendations

- There is a need to pay attention to the development of job engagement levels among workers in the banking sector generally, in order to counteract the phenomenon of declining rates of job engagement.
- Banks should arrange regular meetings between managers and employees to discuss any updated policies or procedures, to develop employees' sense that the management cares about them, leading to improved levels of job engagement.
- The leaders of banks should be selected for their ability and skill in encouraging their subordinates and in taking appropriate decisions at the right time, in order to increase job engagement levels among employees.
- Management must be committed to applying suitable strategies and plans to improve the ability of employees to perform their duties more effectively, thus achieving a competitive advantage.
- A focus is needed on the development of technological means and devices that contribute to improving the performance of employees.
- Attention should be paid to achieving customer satisfaction through the provision of services at the highest level and the lowest cost.

Recommendations for future studies

- Further research is needed to measure job engagement among Al Rajhi branch employees in regions other than Al Qassim and to compare the results with those reported here.
- Similarly, the competitive advantage of Al Rajhi Bank branches in regions other than Al Qassim region should be measured and compared with the present results.
- Further studies should seek to identify the relationships of employees' job engagement and of levels of competitive advantage with variables other than those of the current study.
- Future research should aim to identify the most important obstacles facing Saudi banks in achieving competitive advantage and ways to overcome them.

References

- Bae, Min-Jeong. (2011). Effect of group music therapy on student music therapists' anxiety, mood, job engagement and self-efficacy. Doctoral thesis. University of Kansas, USA.
- Al Rajhi Bank. (2011). Al Rajhi Bank: Press Pack.
- Alwahaibi, Sami Abdallah. (2009). A cultural perspective on the impact of family and society on the competitive advantage of organizations and nations. Doctoral thesis. Mississippi State University. USA.
- Campbell, Jillian. (2014). Health human resource as strategic business partner. Doctoral thesis in Health Administration. University of Phoenix. USA.
- Chao, Christian. (2013). An exploration of possible antecedents to job engagement: A study on internal OD practitioners working in the Singapore public service. Master of Science dissertation. Pepperdine University, USA.
- Evans, Bryan (2016). Perceived supervisor emotional intelligence: Implications for subordinate job engagement and subordinate turnover intentions. Doctoral thesis. Alliant International University, USA.
- Forster, Donna Marie. (2007). Jean Vanier and the Transformational Model of Rehabilitation: Principles of care for concerned professionals. Doctoral thesis. Queen's University, Canada.
- Gill, David S. (2007). Employee selection and work engagement: Do recruitment and selection practices influence work engagement? Doctoral thesis. Kansas State University, USA.
- Gottschalg, Oliver. (2005). Motivation and the firm: The competitive advantage of interest alignment. Doctoral thesis in Management. INSEAD Faculty, France.
- Greenwood, Winsome Olwen. (2012). A quantitative study of career management in the Jamaican financial industry. Doctoral thesis in Business Administration. University of Phoenix, USA.
- Keysor, Mary A. (2015). Employee wellness and engagement: A quantitative analysis of motivation. Doctoral thesis. Northcentral University, USA.
- Kwong, Yeung Ping. (2002). An action-based perspective of firm heterogeneity: Source of competitive advantage. Doctoral thesis. The Chinese University of Hong Kong, China.

- Lawrence, Chu Jan Tow. (2004). Building and sustaining the sources of competitive advantage in e-commerce capabilities. Doctoral thesis in Business Administration. University of South Australia, Australia.
- Li, Xuemei. (2005). Competitive advantage and economic development. Master of Arts dissertation. The University of Wyoming, USA.
- Meyskens, Moriah Aurora. (2010). How do partnerships lead to a competitive advantage? Applying the resource based view to nascent social ventures. Doctoral thesis. Florida International University, USA.
- Mitchell, Michele. (2015). Emotional labor and employee engagement within a pediatric hospital. Doctoral thesis. Walden University, USA.
- Moody, Vernice J. (2012). Examining leadership styles and employee engagement in the public and private sectors. Doctoral thesis in Management and Organizational Leadership. University of Phoenix, USA.
- Rana, Sowath (2016). Employee engagement in Cambodia: An examination of the effects of job characteristics, leader-member and co-worker exchange, HRD practices, and personality traits. Doctoral thesis. University of Minnesota, USA.
- Roust, Tamara. (2008). Competitive advantage in e-commerce firms: Profitability, customer retention and switching costs in online banking. Doctoral thesis. Claremont Graduate University, USA.
- Saber, Fatima Awad & Khafajah, Mervat Ali. (2002). *Foundations and Principles of Scientific Research*. Technical Ray Library and print, Alexandria, Egypt.
- Schmitt, Ericka N. (2011). A study on graduate students: Perceptions of stress, job engagement, satisfaction, and the buffering effects of social support and coping style. Doctoral thesis in Psychology. The Chicago School of Professional Psychology, USA.
- Silva, Patricia Ann. (2016). Midlevel manager strategies to improve employee engagement in small businesses. Doctoral thesis in Business Administration. Walden University, USA.
- Tucker, Heather G. (2014). Age and work experience influence on job and organizational engagement in the retail sector. Doctoral thesis in Business Administration. Capella University, USA.
- Vogel, Myles A. (2005). Leveraging information technology competencies and capabilities for a competitive advantage. Doctoral thesis in Management. University of Maryland, USA.
- Wefald, Andrew J. (2008). An examination of job engagement, transformational leadership, and related psychological constructs. Doctoral thesis. Kansas State University, USA.
- Weston, James W. (2016). Employee engagement: Understanding the construct's stability. Master of Science dissertation. Colorado State University, USA.
- Wildermuth, Cristina de Mello e Souza. (2008). Engaged to serve: The relationship between employee engagement and the personality of human services professionals and paraprofessionals. Doctoral thesis in Education. Bowling Green State University, USA.
- Willoughby, Crystal M. (2011). A critical literature review exploring work engagement in the nursing profession. Doctoral thesis in Psychology. Azusa Pacific University, USA.
- Wilson, Karen. (2009). A survey of employee engagement. Doctoral thesis. University of Missouri, USA.
- Yi, Sujun. (2013). A Boeing strategy to shape a competitive advantage: A phenomenological study. Doctoral thesis in Business Administration. University of Phoenix, USA.
- Yu, Leung Wing (2003). A study of the competitiveness of local contractors in Hong Kong. Doctoral thesis. The Hong Kong Polytechnic University, China.

Appendix 1: Information letter

In The Name of Allah Most Gracious Most Merciful

The Venerable:

May the peace and mercy of Allah and his blessings be upon you.

You are invited to participate in a field study entitled “**Job engagement and its relation to competitive advantage: A case study of Al Rajhi Bank branches in Al Qassim region**” as a complement for the requirements of

The purpose of this questionnaire is to obtain some information for use in the study that I am conducting. The actual value of this study depends on your help in answering all parts of the accompanying questionnaire, by choosing the answer that best expresses your opinion or point of view about each statement. Your answers will be treated with confidentiality and will be used only for the purposes of academic research.

With sincere thanks and appreciation for your cooperation.

The researcher.

Appendix 2: Questionnaire

Part one: Personal data

Please give the following information by ticking (√) the responses that apply to you:

Variable	Response
Gender	Male () Female ()
Educational Qualification	Bachelor () Higher Diploma () Master () Doctorate ()
Years of experience in the banking business	Less than 5 years () From 5 to less than 10 years () From 10 to less than 15 years () 15 years and above ()

Part two

Please tick (√) the box that best represents your agreement with each of the following statements:

Job engagement axis

S	Items	Strongly Agree	Agree	Agree to some extent	Disagree	Strongly Disagree
1	My work brings me the greatest satisfaction of my life					
2	My main interest is my job and my engagement in performing its functions is one of the most important things that I give priority to					
3	Most of the important things that happen to me integrate into my current job in one way or another					
4	I have very strong ties to my job and I find it very hard to break them					
5	I am attached to accuracy in my work performance to a large degree					
6	I take real pleasure in performing my work					
7	It seems to me that every working day in the job ends quickly					
8	I feel that I invest most of my academic abilities and career experiences in working					
9	Most personal goals in my life are tied and directed to my job					
10	It is better if my job takes most of my time					

Competitive advantage axis

S	Items	Strongly Agree	Agree	Agree to some extent	Disagree	Strongly Disagree
1	The bank's management is keen on improving the quality of services in line with the desires of the customer					
2	The bank's management is keen on reducing the cost of services provided to customers					
3	The bank's management is keen on achieving the required flexibility to meet the changing demands of the customer					
4	The bank's management is keen on facilitating access to clients and responding quickly to their desires and expectations					
5	The bank's management is keen on increasing financial revenues by marketing its products and services more effectively					
6	The bank's management is interested in increasing the market share of the bank					
7	The available information has been utilized in solving business problems					
8	The bank has the ability to learn from other organizations in order to improve its performance					
9	There is a division within the bank to provide studies and research					
10	The bank is interested in conducting courses for employees to develop their skills at work					