Psychological need satisfaction and work engagement in a self-administered retirement fund

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COMMENTS

The reader is reminded of the following:

- The Harvard referencing style was followed in this mini-dissertation.
- The mini-dissertation is submitted in the form of a research article.

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SUMMARY

Title: Psychological need satisfaction and work engagement in a self-administered retirement fund.

Key terms: Self-determination theory, psychological need satisfaction, work engagement, employee motivation, intrinsic motivation, self-administered retirement fund.

In order to stay competitive within the pension fund sector, management needs to actively engage in ways to improve service delivery to its members and pensioners of the Fund, offering benefits and services to stakeholders at competitive fees. Human capital is imperative in service delivery and giving the organisation a competitive edge. Retaining a motivated workforce will benefit positive organisational outcomes and success.

Disregarding employees' psychological needs leads to their perceiving that they are not valued by the employer. Affected employees will display disengaged behaviour either on a cognitive, emotional, and/or physical level. Satisfaction of employees' psychological needs for autonomy, relatedness and competence is essential for ensuring motivated employees. Offering members and pensioners excellent service relies heavily on employee motivation as it will have an impact on their attitude towards stakeholders. An unmotivated workforce also affects the number of staff that needs to be employed, as less work is done and quality of output will be impaired as well. Psychological need satisfaction and work engagement both contribute towards increasing employees' intrinsic levels of motivation.

The aim of this study was to investigate psychological need satisfaction and work engagement in a self-administered retirement fund in Gauteng. An exploratory qualitative approach from an interpretivist epistemology was utilised to gather data. Staff members (N = 12) reporting to either middle management or executive level were interviewed and a thematic content analysis was performed.

Results indicated that the majority of staff made reference to the lack of social integration, lack of trust, and lack of employability. Two other significant themes which emerged included the lack of equity and equality, as well as resistance to change. The findings support the negative impact of these identified themes on employees' psychological need satisfaction and work engagement.

Recommendations for the organisation and for future research were made.

OPSOMMING

Titel: Psigologiese behoeftebevrediging en werksbetrokkenheid in ’n self-geadministreerde aftreefonds

Sleutelterme: Selfbeskikkingsteorie, psigologiese behoeftebevrediging, werks-betrokkenheid, werkermotivering, intrinsieke motivering.

Ten einde kompeterend te bly in die pensioenfonds-sektor, moet bestuur aktief betrokke raak by maniere om dienslewering vir lede en pensionarisse te verbeter, deur voordele en dienste aan belanghebbendes teen kompeterende fooie te lewer. Mensekapitaal is noodsaaklik vir dienslewering en om aan die organisasie ‘n kompeterende voorsprong te gee. Positiewe organisasie uitkomste en sukses word verseker deur gemotiveerde werknemers se dienste te behou.

Die miskenning van werknemers se psigologiese behoeftes lei daartoe dat hul voel hul word nie na waarde deur die werkgewer geag nie. Werknemers wat so voel sal onbetrokke gedrag op kognitiewe, emosionele, en/of fisieke vlak toon. Die bevrediging van die psigologiese behoeftes vir outonomie, verwantskap en bevoegdheid is noodsaaklik om gemotiveerde werknemers te verseker. Die lewering van uitmuntende diens aan lede en pensionarisse is hoogs afhanklik van werknemers se motivering, omdat dit ’n impak op hul houdings teenoor belanghebbendes sal hê. ’n Ongemotiveerde werkerskorps beïnvloed ook die getal personeel wat benodig word, aangesien minder werk verrig word en kwaliteituitsette ook nadelig geraak word. Psigologiese behoeftebevrediging en werksbetrokkenheid dra beide by tot die verhoging van werknemers se intrinsieke motiveringsvlakke.

Die doel van die studie was om psigologiese behoeftebevrediging en werksbetrokkenheid in ’n self-geadministreerde aftreefonds in Gauteng te ondersoek. ’n Ondersoekende kwalitatiewe benadering vanuit ‘n interpretivistiese epistemologie is gevolg om data in te win. Onderhoude is gevoer met personeel (*N* = 12) wat aan middelbestuur en uitvoerende vlak rapporteer en ’n tematiese inhoudsontleding is uitgevoer.

Resultate dui daarop dat die meerderheid van personeel verwys het na die gebrek aan sosiale integrasie, die gebrek aan vertroue, en gebrek aan indiensneembaarheid. Twee ander betekenisvolle temas wat na vore gekom het sluit die gebrek aan regverdigheid en gelykheid, asook weerstand teen verandering in. Die bevinding ondersteun die negatiewe impak wat hierdie geïdentifiseerde temas op werknemers se psigologiese behoeftebevrediging en werksbetrokkenheid het.

Aanbevelings is vir die organisasie en vir toekomstige navorsing gemaak.

CHAPTER 1

INTRODUCTION

This mini-dissertation is about the psychological need satisfaction and work engagement of employees in a self-administered retirement fund in South Africa.
Chapter 1 contains the background and motivation of the research, the problem statement, research methodology, ethical considerations and the division of chapters.

1.1 BACKGROUND AND MOTIVATION OF THE RESEARCH

Employees are the key driving force of any organisation, exerting effort to put a company's decisions into action and are therefore deemed vital resources of the organisation (Hossain & Hossain, 2012:21). Keeping employees motivated has always been a predominant issue for team leaders and managers. Unmotivated behaviour varies from exerting little energy into jobs, unnecessary absenteeism, seeking opportunities to leave the organisation and producing unacceptably low standards of work (Mafini & Dlodlo, 2014:01).

Upon viewing the 100 best companies on the annual Fortune 500 list of top United States corporations for 2016, Apple appears at the number three spot; gradually and continuously rising from number 56 in 2010 to being ranked 5th in 2015. In an article written by Joel Garfinkle (2012), he referred to Steve Jobs' (Apple's former CEO) revelations in an interview with the senior editor of Fortune magazine. Jobs' remarks allow some insight into the motivational leadership techniques deployed which makes Apple Incorporated one of the most esteemed companies in the world, including being one of the most favoured companies to work for. Steve Jobs was of the opinion that if you hire good people, you give them the reins. In order for these hired people to make good or better decisions than yourself, you have to equip them with knowledge of every part of the business; thus empowering them. In order for employees to be empowered to further their careers and thus control their future, they need to experience personal growth. Steve Jobs was adamant that in order to achieve making employees feel like a legitimate part of the corporate family, one needs to stress two-way communication which will also heighten employee loyalty. The practice of two-way communication will also assist management to identify the motivational techniques required to motivate staff and retain top performers.

The top ten South African companies leading the stakes in employee relations are identified annually by the Top Employers Institute. Kgosiemang (2015) states that one of the aspects on which these ratings are based relates to working conditions generated by employers for their employees, enabling them to develop and flourish. Fast moving consumer goods multinational Unilever was awarded Top Employer in 2015 for the second consecutive year. Other well-known companies on the list include companies such as Ernst and Young, Old Mutual, Microsoft, Coca-Cola South Africa and Sasol (BusinessTech, 2015). According to Top Employers Institute, Unilever's commitment to employee well-being earned them the top spot. In the words of the Institute: "Unilever South Africa provides exceptional employee conditions, nurtures and develops talent throughout all levels of the organisation and has demonstrated its leadership status in the human resources environment, always striving to optimise its employment practices and to develop its employees" (Top Employers Institute, 2016).

In recent years a strong movement has developed towards the field of positive psychology. According to Lewis (2011:3), positive psychology relates to the build-up of a reservoir of knowledge that inspires people to live worthy, long, content and fruitful lives. Positive psychology literature provides for - amongst others - the reality of negative events, emotions, and behaviour that are important factors influencing human well-being. Within the ambit of positive psychology falls the self-determination theory (SDT), a macro theory originally developed by Deci and Ryan (Gagné & Deci, 2014:1) that studies motivational health and personality and is built upon the assumption that individuals who are naturally active will find and follow intrinsic motivation and, in the process of doing so, will learn, develop and flourish (Günter, 2014:75). According to Deci and Ryan (2000:68) the self-determination theory is an important motivational theory that addresses issues of extrinsic and intrinsic motivation. The theory suggests that all people possess three basic psychological needs that need to be satisfied, namely the needs for autonomy, competence, and relatedness (Van den Broeck *et al.,* 2016:1196).

One of the important factors of remaining competitive in the retirement industry relates to the ability to render exceptional service and to supply products, such as risk cover and retirement products or benefits, at the lowest possible cost to contributing members and pensioners. One way of curbing cost is to manage the fund with just enough staff to operate effectively. Neglecting to intrinsically motivate staff could result in lowered productivity, as well as negatively affecting the manner in which staff deals with members and pensioners. It is crucial to sustain employee motivation in order to develop new products and deliver exceptional service to members; whether relating to turnaround times of paying claims or handling queries.

Contributing employers could decide to move their members to any other fund at any given time.

The Fund (as it will be called here after for ethical reasons) where the study is being conducted is one of the largest self-administered funds as per the Fund's integrated annual report (2015); assets under management amounting to 82 billion rand with approximately 82 contributing employers. The Fund is categorised as a type "A" non-commercial umbrella fund and was established in March 1946 to serve the retirement fund needs of the South African mining industry. The Fund differentiates itself from other umbrella funds by ways of being non-profit driven - all profits derived from investment are allocated to asset pools. Other umbrella funds usually have a sponsor such as Sanlam or Old Mutual that administers various other funds as well. The Fund - being a self-administered fund – thus, not employing the services of a sponsor, allows for it to be highly competitive in terms of service delivery and costs.

The particular self-administered retirement fund being studied has a fairly low employee turnover rate compared to the general employment market. The average staff turnover for survey participants in the finance, insurance and business sectors, as published in the National Remuneration Guide of Deloitte's for the period 1 January 2014 to 31 Dec 2014, was 14.5%, while the figure for this retirement fund was a mere 5.5% for the same period. The unexpected retrenchment of certain employees at senior management level as well as at middle management level at this entity towards the 3rd quarter of 2013, left employees feeling uncertain and in some cases extremely demotivated. Another factor believed to have added to these feelings of uncertainty was the change in the administration system running concurrently with the retrenchment exercise; a system change of which none of the employees was aware. A consultancy firm's services were contracted to handle the change management of implementing the new administration system. Staff felt threatened to express their true feelings as these consultants were evaluating attitudes with regard to the project, future prospects etc.

Danish and Usman (2010:159) state that highly motivated employees can serve as the competitive advantage for any organisation; their performance directly leads to an organisation attaining its goals. Most executives measure success by looking at the percentage of market share, brand equity, and more critically, increase in revenue. Yet, the true force behind all these elements that contribute towards business success originates from employees; catalysts that build competitive firms (Kaliannan & Adjovu, 2015:162). Human capital is becoming more critical as an economic resource in providing the competitive edge that organisations seek. This phenomenon becomes clear with regard to how motivated employees can assist an organisation by adding more value towards making it more competitive and profitable. Wärnich

et al. (2014:245) state that in order to support the competitive performance of the organisation, including employees' own performance at work, human resource (HR) activities should be cultivated, assessed and changed as necessary. No job, irrespective of the way it is designed, can change an employee's lack of interest and or associated unwillingness to become engaged in the job. Danish and Usman (2010:159) emulate that motivation can be seen as the main factor that propels the activities in any organisation. Employee motivation is important, as the success of any manager is dependent upon attaining the set goals and performance criteria achieved via his or her subordinates' output.

A study conducted by Albrecht (2015:76) supported the fact that employees need to experience psychological need satisfaction in order to feel revitalised and engaged at work. Work engagement is a formidable means of retaining valuable employees, lowering absenteeism and growing profitability, productivity, as well as boosting customer loyalty (Bhattacharya, 2015:299). Once an HR manager understands the rationale behind employee behaviour and specifically work engagement, it becomes easier to act accordingly and institute action addressing, for example, the prominent psychological needs that would influence and increase intrinsic motivation (Saeed & Zyngier, 2012:262). Adequate research has been done on the subject of motivation in organisations, but the aim of this study is to focus on the satisfaction of psychological needs for autonomy, relatedness and competence of employees at a self-administered retirement fund and how the fulfilment or non-fulfilment of their psychological needs affect their work engagement.

1.2 PROBLEM STATEMENT

Employees have different means of becoming motivated as they are at different need stages in their careers (Moran *et al.,* 2012:354). According to Wärnich *et al*. (2014:245), motivators are mostly specific to the employee. Mundhra and Jacob (2011:22) state that motivation is influenced by factors such as age, education, capability and experience, ambition and goal objectives, background of employees, and length of service in the organisation. Motivation overtly generates and contains a positive impact on the job that one cannot ignore its dynamics within today's work environment. Bhuvanaiah and Raya (2015:92) affirm this by stating that motivating and retaining talented employees require constant effort and entail influencing employees' behaviour to accomplish greater organisational efficiency. Managing motivation is important and becomes a prerequisite for productivity in any organisation. Productivity drives results and organisations' successes are built on the strength of employees' performance. If an organisation's employees are not motivated, the business stands to lose valuable clients or

customers, perform poorly, risks losing large amounts of money and eventually risk total business failure.

Muogbo (2013:70) states that the most trying and persistent challenge that managers face in the workplace, is to induce employees to perform at their best. To untangle the motivational drivers in human motivation is an age old phenomenon and had intrigued researchers to formulate better practices. Sigmund Freud, Abraham Maslow and Aristotle are amongst history's leading philosophers on the topic of human behaviour and have grappled to grasp the nuances of motivation (Nohria *et al.,* 2008:78). HR professionals focus on different motivational theories that had developed over the years. Wärnich *et al*. (2014:246) discuss some of the most important theories; the first being Maslow's hierarchy of needs which consist of physical, security, social, self-esteem and self-actualisation needs (in the particular order as well). Alderfer's ERG theory comprises needs for existence, relatedness and growth. The Achievement Motivation Theory of David McClelland emphasises the need for achievement, affiliation and power. Edwin Locke is famous for the Goal-setting Theory where he proved that by establishing goals that can be measured, one can improve job performance. Positive reinforcement as a motivational technique focuses on affording prized rewards once a person engages in a desired behaviour. Frederick Herzberg developed the two-factor theory (motivator-hygiene factors) which was explicitly applied to the workplace and job design. Hygiene factors in this context refer to sources of dissatisfaction Herzberg called motivators.

Danish and Usman (2010:159) affirm that motivation is a collection of different processes which influence and guide our behaviour towards accomplishing a specific goal; a forceful drive in the work environment that overtly produces and embodies a positive impact on the job. Employees who are amply motivated are inclined to work harder and function more effectively in the workplace than less motivated individuals; thus emphasising the importance of managers motivating employees in an effective manner and understanding their motivational drives (Mundhra & Jacob, 2011:21).

Psychological Need Satisfaction

According to Ryan and Deci (2000a:55; 2016:98), the SDT suggests that two primary types of motivation exist, which include extrinsic motivation (referring to attaining a reward or result independent from an activity itself) and intrinsic motivation (referring to doing something because of an innate inclination or interest) (Gagné & Deci, 2005:331). SDT theorises that individuals possess three basic psychological needs, namely the need for autonomy (i.e., the need to exert influence over one's actions), competence (i.e., the need to have an effect on

one's results and surroundings), and relatedness (i.e., the need to experience being connected to others). Attaining psychological growth, performing optimally, and maintaining well-being, require fulfilment of the aforementioned psychological needs (Greguras & Diefendorff, 2009:465). A recent study by Van den Broeck *et al.* (2016:1224) states that from a relativist point of view, it is believed that individuals typically benefit from fulfilment of those needs - such as the need for relatedness - that are overtly valued in their culture (e.g., collectivistic cultures refer to cultures placing higher value on the needs of the group that they belong to than the needs of individuals). Deci and Ryan (2014:55) state that SDT further draws attention to the fact that positive relations exist between the three basic needs if individuals operate in environments ideally suited for employees to flourish.

Research conducted on psychological need satisfaction in work settings has predominantly found that autonomous motivation - which is related to intrinsic motivation - and factors known to boost autonomy-supportive environments, result in better well-being and effectiveness than controlled motivation (relating to external motivation). Moran *et al.* (2012: 355) maintain that different opinions exist with regard to the prevalence and effects of intrinsic and extrinsic motivations in the work context. Baard (2002:256) argues that some employers focus entirely on compensation and recognition, resulting in intrinsic motivation not being addressed within the workplace at all. Deci *et al.* (1999:628), on the other hand, claim that extrinsic rewards which are awarded separately from task engagement do not automatically weaken intrinsic motivation.

Nie, Chua, Yeng, Ryan and Chan (2015:254) state that strategies that back autonomy (one of the needs identified in the self-determination theory) may be key in promoting intrinsic motivation, which is a form of motivation most illustrated by engagement, commitment, and employee well-being. Devloo, Anseel, De Beuckelaer and Salanova (2015:492) refer to intrinsically motivated behaviour as a barometer of the degree to which one's basic psychological needs are fulfilled.

Work Engagement

Work engagement, as described in the seminal work of Kahn (1990:694), refers to the connection or attachment of organisations' members to their roles at work. Engaged employees exert a lot of energy into performing their duties because they associate themselves with the duties. Ram and Prabhakar (2011:48) cite Kahn (1990:694) in defining work engagement by stating that in order for the human spirit to be able to flourish at work, employees must be capable of engaging themselves on a cognitive (absorption), emotional (dedication) and

physical (vigour) level. It calls for managers to be vigilant in designing jobs in order to limit the cognitive, emotional and physical burden suffered by employees. Hence, according to Kahn (1990:694), work engagement refers to the state of being psychologically present (and not only in a physical capacity) in performing organisational duties assigned, or even in the context of attending work. Schaufeli *et al.* (2006:195) describe work engagement as experiencing a positive, satisfying, work-related disposition that is exemplified by commitment (dedication), enthusiasm (vigour), and engagement (absorption). Schaufeli (2013:1) states that the terms "work engagement" and "employee engagement" are terms that are often used interchangeably. Employee engagement signifies the relationship of the employee with his or her work, yet may also include the association with the organisation; whereas work engagement simply implies the relationship of the individual with his or her work (Schaufeli, 2013:1). The decision was made to analyse work engagement rather than employee engagement in this study. The motivation for analysing work engagement stems from the fact that by excluding the relationship with the Fund (organisation), the distinction between engagement and traditional concepts such as organisational commitment and extra-role behaviour should be clear (Schaufeli, 2013:1). Schaufeli (2013:4) affirms that positive psychology refers to the scientific study of optimal human functioning that aspires to uncover and promote the factors that permit individuals to thrive and work engagement clearly fits into this novel approach.

Finding the time to ascertain exactly what motivates employees and then finding profound approaches to address employee motivation, could potentially prove to be a difficult exercise. Fulfilling psychological needs such as autonomy, competence and relatedness (Deci & Ryan, 2000:55) by deploying measures (for example allowing employees to co-create departmental objectives, offering opportunities for colleague interaction and to showcase knowledge and skills) which are believed to address intrinsic motivation, have been claimed to be more effective than any practice of offering monetary incentives.

In today's work environment with job opportunities being limited (especially taking into account the deteriorating South African economy and unemployment figures rising annually) (Holodny, 2016), it is common for employees to stay with a company irrespective the level of dissatisfaction experienced or the negative circumstances, rather than risk being unemployed. Employees might experience a feeling of being affixed in their current jobs and their dissatisfaction with the organisation they work for might escalate (Folkman, 2013). Companies continuously encounter pressure to reduce costs and are required to justify their total salary bills; yet, the importance of being equipped to attract and retain talented employees cannot be ignored. To appropriately reward employees is imperative in order to boost work engagement

and steer productivity and discretionary effort; thus requiring a tenuous balance between keeping labour costs at bay and to attract and retain skilled employees (PWC, 2015:6).

Shahzadi *et al.* (2014:159) maintain that by understanding human nature one is able to understand motivation. This is exactly where the problem arises. Human nature can be incredibly clear-cut; nevertheless, it could be multifaceted as well. Significant insight into and appreciation of human nature is a requirement for successful employee motivation. This statement is affirmed by Brecher (2010:16) who suggests that no easy solution exists for motivating employees. It is a continuous process that takes time, deliberation and attention to detail. An organisational environment that enables employees to prosper as well as spawns the aspiration to thrive, should be created in order to succeed in establishing a motivated workforce.

Employee motivation is vital for organisations as every concern requires tangible, financial and human resources to realise set goals. By means of engaging motivation, human resources can be deployed in being more efficient and productive (Shahzadi *et al.,* 2014:159). Examples of creating a competitive advantage in an organisation can directly relate to attracting, recruiting and retaining talented, capable and motivated people (Kultalahti & Vititala, 2014:569).

Constructed from the above-mentioned literature review, the primary research question in this qualitative study that needs to be answered is **"What are the experiences of employees in a self-administered retirement fund regarding their psychological need satisfaction and work engagement?"**

Secondary research questions are:

- How are psychological needs in the self-administered retirement fund being satisfied?
- How engaged are employees at the Fund in their work?
- How could psychological need satisfaction and work engagement be increased in the self-administered retirement fund?

1.3 OBJECTIVES OF THE STUDY

The objectives of this study are split between a general aim and specific objectives.

1.3.1 General Aim

The general aim of this study is to investigate psychological need satisfaction and work engagement in a self-administered retirement fund in Gauteng.

1.3.2 Specific Objectives

Specific objectives of this study would focus on:

- Determining how psychological needs are being satisfied in the self-administered retirement fund.
- Establishing how engaged employees at the Fund are in their work.
- Making recommendations on how to increase psychological need satisfaction and work engagement in the self-administered retirement fund.

1.4 RESEARCH METHODOLOGY

The research methodology for this study follows a qualitative approach, employing a literature review.

1.4.1 Literature Review

The literature review includes the self-administered retirement fund's annual Financial Report. More information was also obtained from recent papers on the topic of workplace or employee motivation; academic books; journals; and the North-West University on-line library.

An exhaustive study, assessments and combinations of various aspects associated with work engagement and psychological need satisfaction were conducted in order to corroborate an all-encompassing theoretical context. Factors affecting employee motivational approaches deployed by managers were assessed by undertaking a comprehensive theoretical review which included search engines such as EbscoHost; Google Scholar; SAePublications; ScienceDirect; and Emerald Insight Journals.

The purpose of the literature review was to acquire theoretical knowledge of the particular factors which would influence workplace or employee motivation through psychological need satisfaction and work engagement.

1.4.2 Research Design

An exploratory qualitative method from an interpretivist epistemological paradigm was utilised in the study. The reasoning behind using a qualitative approach is because of its success in describing small groups, communities, and in this case, a specific self-administered retirement fund (Welman *et al.*, 2005:188). An *exploratory* study is conducted when limited research relating to the topic of inquiry is available in the specific context (Bothma *et al.,* 2010:50). *Interpretivist* refers to studies that accept that people, in their contact with the world around them, form and associate their own independent meanings. The researcher then endeavours to understand and interpret the meanings in human behaviour, especially motives, meanings, reasons etc. which are bound to time and context (Neuman, 2000:84). *Epistemology* fundamentally refers to the relationship between the researcher and the reality and how this reality is seized (Carson *et al.,* 2001:4).

Semi-structured interviews (which refer to the researcher devising a list of themes and questions to be covered) were conducted with experienced employees currently employed in the self-administered retirement fund until data saturation had been achieved (Welman *et al*., 2005:166). Data saturation refers to the assumption that further data collection would not have benefited the study as no new themes emerged (Robinson, 2014:31). The researcher made use of an interview guide for interviewing purposes. Welman *et al*. (2005:167) state that the formulation of questions, which could include terminology, may be tailored to suit the background and educational level of respondents. The way in which the interview develops may also impact on the order in which questions are posed. The main objective of questioning was aimed at investigating psychological need satisfaction and the effect it has on the work engagement of employees at a self-administered retirement fund in Gauteng.

1.4.3 Participants

An important step in the preparation for an interview would involve establishing employees who would be able to provide the information necessary to answer the research problem (Welman *et al*., 2005:167). The target population comprised full-time employees that report to management-level at the self-administered retirement fund in Gauteng, South Africa.

Purposive sampling is described as being nearly synonymous with qualitative research. Therefore, the researcher engaged in purposive sampling; thus decisions were made about with whom, where, and in what manner research was to be done (Palys, 2008:697). Employees reporting to team leaders (supervisors), middle management, or executive level management were targeted. Careful consideration was taken to include more females than males to correspond with the demographics of the Fund. Employees representing different age groups were selected to take part. The population was targeted as the researcher was interested in establishing whether psychological needs are satisfied and whether employees were in fact exhibiting engaging behaviour in their jobs. The sample was also chosen because of their expertise and tenure which assisted the researcher in adequately investigating the aforementioned constructs.

1.4.4 Research Procedure

Management of the self-administered retirement fund and, in particular, the Chief Financial Officer were approached for written permission to perform the research. Participation in the research was voluntary for all selected participants. All other ethical guidelines, which include aspects related to anonymity and confidentiality, were also strictly followed. Participants were selected for face-to-face, one-on-one, semi-structured interviews to gather their views and opinions on the questions posed. Interviews were recorded and pre-approval was obtained from participants whilst explaining that recordings are necessary in order for the researcher to be able to refer back to them when analysing data and to validate exactly what the interviewee meant by his or her response.

1.4.5 Data Collection

The transcription of data was carried out with the assistance of the statistical consulting services of the North-West University (Potchefstroom Campus), which ensured reliable and valid results for this study. The researcher was the primary data collector and responsible for taking notes during the interview proceedings. A professional transcriber transcribed the text data captured on the recording device. Two experienced coders with many years of service in the HR and labour relations fields independently scrutinised the content, coded the meaning of words and labels, categorised and combined similar codes into themes. Reliability of data was guaranteed through the process of coders meeting and evaluating their analyses in order to merge their

individual attempts. Conclusions were derived at by the researcher (after grouping recurring themes), based on the similarities and diversities of the participants' experiences.

1.5 ETHICAL CONSIDERATIONS

Stevens (2013:13) states that ethical considerations are more complex in nature when qualitative research is being conducted. The statement is validated seeing that when researching private lives, the researcher is not able to simply apply abstract rules, principles and guidelines. The researcher needs to act within certain ethical principles which include exercising respect for the persons that he or she is studying, being honest, acting kind and in goodwill, ensuring and guaranteeing upfront that no harm - whether being physical distress, embarrassment, psychological or any other harm - is done to the participants (Stevens, 2013:21).

Ritchie and Lewis (2013:87) affirm that the researcher should provide participants with information regarding the purpose of the study, for what purposes data will be used, and what will be required of them – such as the topics expected to be covered and how much time is allocated. Interviews were conducted on a voluntary basis and all participants' information and feedback were handled with confidentiality, as stated in the participation letter. Participants were also made aware of the fact that they were permitted to withdraw at any given time – even during the interview process – with no consequences or any actions instituted against them. The researcher should play an unbiased role in the process of gathering and interpreting data; thus only providing a 'lens' through which data is scrutinised (Khan, 2014:230).

The research proposal was put forward to the Ethics Committee of the North-West University for evaluation and approved by the committee [ethics number EMSPBS16/02/16 - 01/72]. Careful consideration was taken not to create expectations with participants with regard to the outcome of the research. The confidentiality of the Fund's plans and data needed to be protected due to the highly competitive nature of the industry. Every participant completed a consent form, stipulating the objectives of the research study, also ensuring the confidentiality and anonymity of each participant.

Beauchamp and Childress (1983:64), as cited by Patton and Cochran (2002:5), ascertained that four principles which are related to ethical concerns should be considered when conducting research. These include:

- Autonomy; relates to the individual's rights being respected;
- Beneficence; being kind and doing good to others, in particular participants;
- Non-maleficence; preventing any harm done to participants; and
- Justice; specifically referring to equity (fairness, impartiality and treating all involved equally).

All participants were dealt with in the exact same manner and given the opportunity to decide where they wanted to be interviewed and to elect the times which suited them best. Anonymity was guaranteed and participants' names were not mentioned during the recording of the interviews. Each participant was given a fair chance to answer the questions in the way he or she felt comfortable with, ensuring no leading questions were asked.

Participants were also aware of the fact that the researcher was trustworthy, independent and unbiased as all of them had dealt with the particular researcher on many occasions before. No incidents with regard to being biased, disclosing confidential information, unfair practice, not being impartial, or intimidation which involved the researcher had ever been reported in the more than twenty years' service at the Fund.

1.6 DIVISION OF CHAPTERS

The study is divided into three chapters, namely:

Chapter 1: Introduction, problem statement, the nature and scope of the study.
Chapter 2: Manuscript: Psychological need satisfaction and work engagement of employees in a self-administered retirement fund.
Chapter 3: Conclusions, limitations and recommendations.

The outline of the study is schematically presented in Figure 1-1.

Chapter 1

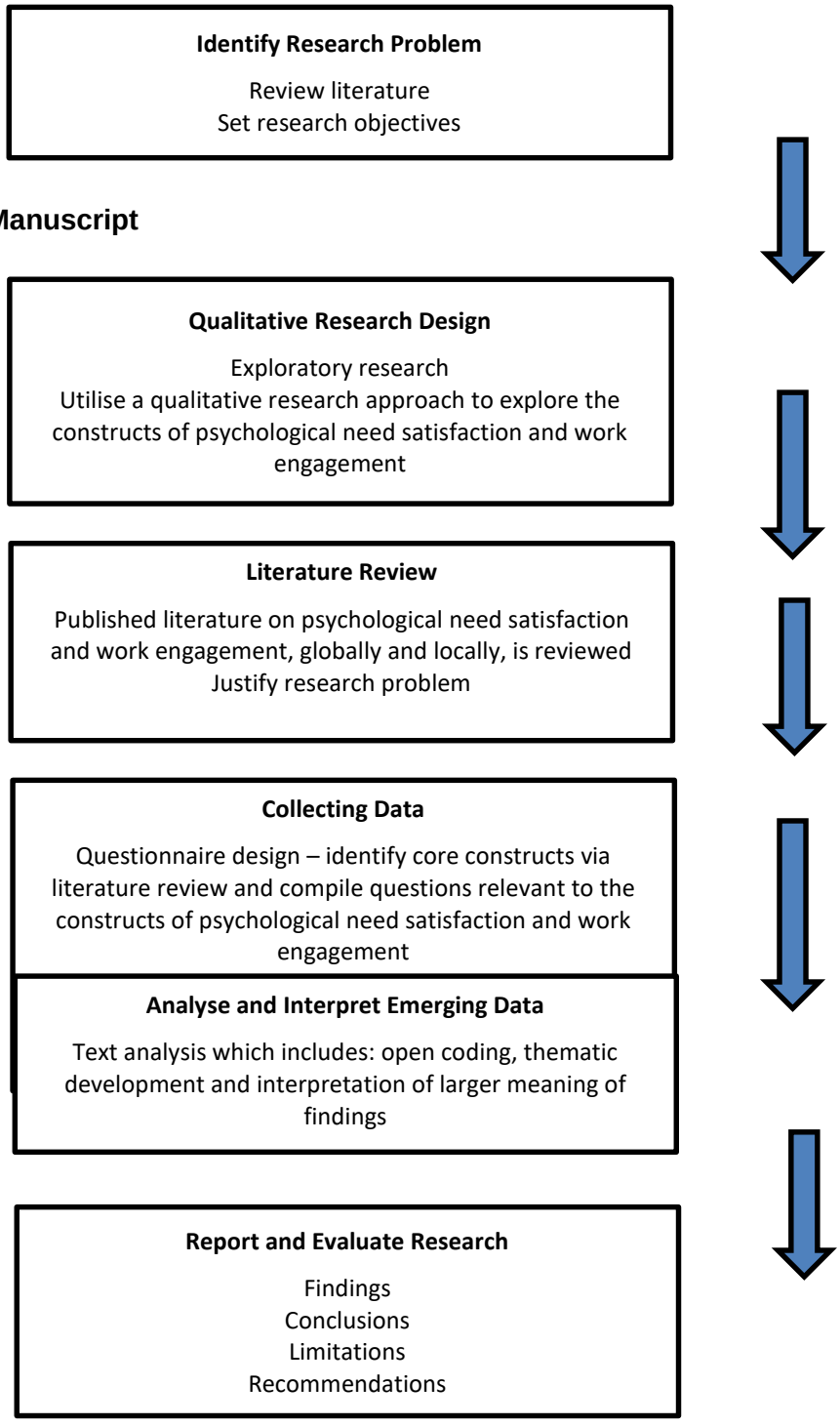

Figure 1: Outline of Qualitative Research Study.

Source (adapted): Cresswell, 2012

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CHAPTER 2

MANUSCRIPT

The impact of psychological need satisfaction and work engagement on employees in a self-administered retirement fund

ABSTRACT

This study utilises an exploratory qualitative approach, following an interpretivist epistemological paradigm to investigate the experiences of employees at a self-administered retirement fund regarding their psychological need satisfaction and work engagement. Emerging themes and commonalities were identified from the semi-structured interviews (*N* = 12). According to a thematic analysis done, eight core constructs were found that relate to psychological need satisfaction and work engagement, namely trust, respect, support, social integration, equity and equality, conflict management, employability, and resistance to change. Fulfilment of the psychological needs for autonomy, competence and relatedness acts as nutrients for employees to be actively motivated and engaged in the workplace. Lack of opportunity to apply skills within the Fund affects internal employability negatively, resulting in a demotivated workforce. Lack of trust and support hinder psychological need satisfaction, while lack of equity and equality specifically impacts the need for relatedness.

Key terms: self-determination theory, psychological need satisfaction, work engagement, employee motivation, intrinsic motivation, self-administered retirement fund.

Charles Keenan, acclaimed business writer, stated that people are the impetus and driving force behind a company's growth and success (Keenan, 2012), thus warranting why employees should be treated as a valuable asset and kept engaged continuously. It is becoming increasingly important for companies to provide the best human capital management so that both staff members and companies could benefit from the value provided by these human capital management systems. As stated by Vincent Brown, managing partner for Global Lead Management Consulting (as cited by McLean, 2006), today's business environment calls for understanding a highly all-encompassing, empowering (enabled) work environment, specifically because the workforce is more diverse. Catering for a diverse workforce is especially significant in the context of South African companies where employers have to deal with not only different generations, but particularly also with employees from diverse cultural backgrounds and language groups.

The era that companies operate in today forces employees to rather remain stagnant in work environments where they might be experiencing low levels of job satisfaction (influencing motivation negatively), because of unemployment being extremely high, low placement opportunities and - in the case of South Africans - having to deal with affirmative action measures instituted by labour laws (Folkman, 2013). The impact of affirmative action is specifically relevant to employees of the Fund as the majority of employees are white. This results in employees "quitting", although they are actually still employed by the company; they become disengaged as they feel trapped in their current jobs, but have nowhere to go.

According to Crabtree (2013), writer for Gallup, a study on the 'state of the global workplace' conducted among 142 countries, indicated that a raging 63 percent of employees worldwide are lacking motivation and would therefore possibly not exert extra effort to contribute towards meeting organisational goals. Lack of motivation was derived from the term "not engaged". Interestingly, South Africa rated second worst on the scale of "actively disengaged employees" out of 94 countries, indicating 45 percent of employees falling under this category. Gallup's 2011-2012 study also found that the sub-Saharan Africa region represents the second highest proportion (33%) of actively disengaged workers, trailing behind the Middle East and North Africa region at 35 percent.

According to Fortune's '100 Best Companies to Work For 2016's' listing, Deloitte has once again - for the 17th year - been listed as one of the best companies to work for. Deloitte attributes this to deploying talent management strategies and the company's commitment towards investing in its employees. Deloitte provides business services to many of the world's highly esteemed brands which include 80 percent of the Fortune 500 companies. Deloitte also conducts surveys

globally of which some of the results are published annually in the form of the 'Global Human Capital Trends' report. The report (2016:4) rated 'engagement' as the fourth most important trend; thus signifying that 85 percent of executives - polled by Deloitte - ranked engagement as a top priority. Christian *et al*. (2011:91) define the term 'work engagement' as a fairly permanent disposition which refers to the concurrent investment of individuals' energies in the performance of duties.

According to Hennie Heymans, Managing Director of DHL Express sub-Saharan Africa, DHL has been named Top Employer in Africa in 2015 - for the third consecutive year. DHL also received the Overseas Project of the Year award in 2015 (HR Pulse Staff Writer, 2015). According to Lebo Tseladimitlwa, Vice President of Human Resources at DHL Express sub-Saharan Africa, motivated employees are a fundamental pillar of the DHL Express global strategy. He is of the opinion that in order to steer innovation, productivity and improve net income, effective engagement policies should be adopted to counteract unfavourable market conditions.

Although the Fund at which the research in this study has been conducted is one of the largest self-administered, defined contribution, type "A" umbrella pension funds in South Africa, it is relatively small considering the staff complement; employing under 80 permanent staff members (Fund integrated annual report, 2016). The Fund operates within a highly structured environment, having to adhere to rules and regulations, the Pension Fund Act, the Financial Services Board, governed by various committees, being accountable to internal and external auditors, and reporting to a Board of Trustees. It is important to mention the fact that the entire executive team - including middle management positions - is occupied by males only. The operating system (which the majority of staff is working on) has been implemented a few years ago. This particular system and its integrated systems do not allow employees much initiative in executing tasks. The perception is that the system in some instances jeopardises service levels specifically because of reliance on it, as well as the lack of scope to improvise when rendering service, whether to internal clients or external clients who include members and pensioners, amongst others. The demarcation of responsibilities is also believed to contribute towards the low levels of motivation which staff is experiencing. Management is concerned about the man-days lost due to sick leave taken and is of the opinion that some employees do in fact abuse sick leave. Nevertheless, staff turnover is low compared to other companies. Employees of the Fund are paid highly competitive salaries.

Niemiec and Ryan (2009:133) state that people have an instinctive predisposition to pursue challenges and innovation to practise and strengthen their competencies, and to study

(investigate) and acquire knowledge and skills. Ryan and Deci (2000a:56) identified such an inclination as intrinsic motivation. Intrinsic rewards are described by Thomas (2009:1) as psychological rewards that employees experience when performing tasks they find meaningful, whilst executing them well. Engagement in a task by an intrinsically motivated person occurs merely because of the interest, enjoyment, and gratification experienced when engaging in it.

According to Hossain and Hossain (2012:21), conventional theories of motivation advocate that people are motivated with the purpose of satisfying their unfulfilled needs; thus, they exert energy expecting to satisfy their needs. Herzberg's two-factor theory of motivation identifies intrinsic motivation which, for example, includes aspects such as responsibility, autonomy, recognition and utilisation of abilities, amongst others. On the other hand, extrinsic motivation comprises aspects such as promotion, status, monetary pay and working conditions (Mafini & Dlodlo, 2014:2). Research on work motivation includes several perspectives, and theories were developed relative to the subject matter. Furnham *et al*. (2009:766) state that work motivational theories are based upon the rationale of offering a context through which organisations can influence their employees' drives to work and amplify their passion and eagerness in a superior manner.

In earlier years when work was generally more monotonous and rigid, employers focused much more on extrinsic rewards. Thomas (2009:1) describes extrinsic rewards as usually referring to managers offering employees financial rewards in the form of pay increases, incentives, and benefits. These rewards are external to the work itself and the extent thereof is controlled by other people, also whether or not they are granted; thus the term "extrinsic".

Fincham and Rhodes (2005:235) indicate motivational theories imply that when work satisfies psychological needs or more rational decision-making processes are deployed, motivated behaviour transpires. The aforementioned especially relates to circumstances where a distinct connection exists between effort exerted and performance output; and performance output and value outcomes. In this context, motivation is described as the extent to which an individual is engaged by the work role he or she occupies.

Smith and Diedericks (2016:528) state that the quality of relationships at work has a noteworthy influence on employees' work engagement and their needs for autonomy, competence and relatedness, leaving individuals more motivated and enthused to attain their goals (2016:532). They identified six constructs as significantly impacting individual and employment relations of which the first one is *social integration (communication)*. The second one identified is *trust*. An important statement in their work relates to employees experiencing a feeling of empowerment

and the ability to achieve and master tasks because of team leaders believing in their competencies and skills. *Respect* results in a positive outcome such as engagement. *Equality* recommends that, regardless of race, gender and outputs, all should be given the same outcomes, whilst *equity* symbolises equal treatment and moral fairness towards all employees. *Support* – specifically supervisory support – promotes continued learning and limits negative effects in the workplace. Smith and Diedericks (2016:532) state that appropriate and constructive *managing of conflict* is more likely to result in grouping individuals together into a more cohesive team.

Psychological Need Satisfaction

A study conducted by Arshadi (2010:1271) confirmed that need satisfaction - in particular, psychological need satisfaction - fosters the process from autonomy support to work motivation and job performance; thus, need satisfaction is linked to work motivation. Kamel and Hashish (2015:106) state that by satisfying psychological needs - such as the needs for autonomy, relatedness, and competence - work motivation, as well as mental health, is improved.

Ryan and Deci (2000a:54) state that human beings may be motivated both externally as well as internally, which they refer to as controlled motivation and autonomous motivation respectively; thus constituting the foundation of the self-determination theory (SDT). When employees sense that they have control (self-determination) over the setting of their objectives which are built upon inquisitiveness, self-interest, care, or values they have to abide by, it is referred to as experiencing a feeling of being autonomously motivated (Cockrell & Stone, 2010:844). Self-interest, unselfish care for others/colleagues, and enjoyment are factors which constitute **autonomous** (internal) motivation. The incentives to which employees display certain behaviours that specifically impact their own fundamental needs and benefits, are referred to as **controlled** motivation and include factors such as status within meaningful groups, reward systems, and being evaluated by others, either formally or informally (Wang & Hou, 2015:3).

Silman (2014:1) states that a close relationship exists between basic need satisfaction and the SDT. Hetland *et al.* (2015:466) maintain that human beings possess three inborn psychological needs, namely the need for autonomy (refers to experiencing freedom and validation to make one's own choices and decisions on actions to be taken); competence (suggests the ability to master one's own environment and achieve set outcomes or goals); and relatedness (refers to feelings of being cherished and connected to others by developing meaningful lasting relationships). These are the pillars upon which the self-determination theory is built (Trépanier

et al., 2016:692). Schultz *et al*. (2015:974) state the significance of noting that autonomy - as postulated in SDT - should not be interpreted as independence, but rather be equated to the experience of choice or own will.

Psychological need satisfaction is regarded as a general prerequisite that creates nutriments that are vital for optimal development, acting hands-on, and for the psychological well-being of humans (Vansteenkiste & Sheldon, 2006:71). To use an analogy, just as plentiful sleep, attention, stimulation and milk are crucial "ingredients" for babies to thrive and grow, the fulfilment of basic human needs is vital in assisting humans to reach their maximum potential and to thrive in the workplace. Chen and Jang (2010:742) state that social interactions that offer support for autonomy, competence, and relatedness serve as "nutrients" for individuals, leading to elevated levels of confidence and independence, resulting in increased psychological well-being. Deci *et al.* (2001:931) established that when supervisors, including top management, afford employees opportunities for decision making, acknowledge and accept their opinions, giving them positive feedback, they facilitate the fulfilment of employees' psychological needs. According to Schultz *et al.* (2015:974), an employee is probably going to feel competent and connected to a manager or supervisor when a manager or supervisor takes cognisance of the employee's perspective on a matter. This is proof that his or her opinion does matter and the employee is not just expected to only follow strict instructions in order to induce a certain outcome.

Trépanier *et al.* (2015:106) declare that the social environment does play a vital role in the fulfilment of primary psychological needs and consequently employee well-being. Hence, positive work-related social environments – portraying interpersonal interactions of quality, learning opportunities, encouragement, and backing for decision making – enable the fulfilment of needs for autonomy, competence, and relatedness which, in the end, cultivate well-being as well as optimal functioning (Ryan & Deci, 2000b:65). Employees, who are empowered, respond quicker to the changes of the environment than their disempowered colleagues (Mendes & Stander, 2011:3). Mendes and Stander (2011:2) state that by affording autonomy, one reduces role conflict and role ambiguity amongst employees. In a study conducted by Sulea *et al.* (2015:136), it was determined that a positive relation exists between the satisfaction of psychological needs and work engagement.

Work Engagement

Work engagement, as theorised by Kahn in his seminal work (1990:694), refers to members of an organisation attaching themselves to their job/work roles. Employees express themselves in

a physical, cognitive, and emotional manner in their work roles. Kahn (1990:700) states that individuals propel personal energies into role behaviours by self-employment and exhibit the self within the work role. He affirms that such engagement aids in satisfying the human spirit in the working environment.

Mone and London (2010:17) define an engaged employee as a person who is passionate, committed and empowered and acts out these impressions in his or her work behaviour. Anitha (2014:308) broadly describes work engagement as the degree of commitment and preoccupation, or involvement, which an employee has towards the organisation and its values. Taking cognisance of their responsibility towards business goals and motivating colleagues to succeed in reaching business goals, are behaviours of engaged employees. Employees who are engaged go beyond their responsibilities to fulfil their part in excellence. Schaufeli and Bakker (2010:22) describe work engagement as "the psychological state that accompanies the behavioural investment of personal energy". Anitha (2014:310) states that Schaufeli and Bakker's definition of the concept work engagement portrays an engaged employee as being intellectually and passionately obliged to the organisation and its goals; pledging to abide by its values.

Bakker *et al.* (2014:389) define work engagement as individuals experiencing positive emotions which act as motivators and lead to behaviours that are characterised by dedication, vigour, and absorption. Schaufeli *et al.* (2002:74) define engagement "as a positive, fulfilling, work-related state of mind that is characterised by vigor, dedication, and absorption". They further describe engagement as a more lasting and obstinate emotional-mental state which concentrates on a specific occurrence, entity, individual or action (Schaufeli *et al.,* 2002:74).

Lewis (2011:53) declares that it is a known fact that most managers are ignorant when it comes to their power with regard to the quality of life of their subordinates and their positive engagement at work. Managers often depend on the power of instruction to influence; instruction opposes the need for autonomy satisfaction in particular. Work engagement could be classified as a result of psychological need fulfilment which translates into experiencing well-being in the workplace. Re-introducing the meaning in work is observed as a way of raising employees' motivation and attachment to work; thus transpiring into personal fulfilment (May *et al*., 2004:13). Tejaswi and Raya (2015:92) state that a change in focus from financial incentives to psychological contentment is needed to engage employees to deliver quality performance output.

Work engagement is a common as well as formidable force as proved by several research findings. Anitha (2014:309) reveals that engaging employees could assist an organisation in its endeavours to attain a competitive advantage over other organisations. If there is one element that competitors are not able to reproduce, nor emulate, it is people; and human capital is believed to be the most esteemed asset if managed and engaged well. Markos and Sridevi (2010:89) signify work engagement as a fiercer prognosticator of positive organisational performance (which is a clear indication of the two-way give-and-take relationship that exists between an employer and employees) than employee commitment/loyalty and dedication, job satisfaction and organisational citizenship behaviour.

Work engagement cannot be described as being constant, as numerous adverse conditions may cause individual work engagement to vary (Tejaswi & Raya, 2014:66). Lewis (2011:42) supports the aforementioned statement and elaborates further by stating that the degree of work engagement could fluctuate among individuals sharing the same job, and that the level of work engagement does vary from one day to another per individual, depending on the tasks. A concrete model was developed by the Gallup Institution that describes three levels of work engagement:

1. Engaged: Refers to employees being passionate, exerting discretionary effort at work. These employees are the most desirable for the organisation and they demonstrate innovation and commitment continually.
2. Not engaged: Employees act as if they are working and contribute minimal effort and exert minimal energy; referred to as “sleep walkers”.
3. The disengaged: These employees are the biggest burden for an organisation. They intend dispersing their unhappiness to colleagues, thus triggering diminishing employee contribution and job satisfaction.

A study conducted by Anitha (2014:317) concluded that work engagement was significantly influenced by factors such as the working environment, the relationship between team and co-workers and employee well-being. The aforementioned factors would thus significantly influence employee performance as well. Mendes and Stander (2011:4) are of the opinion that employees that are more engaged, are also more trusting of their employer.

Van Beek *et al.* (2014:47) indicate that high levels of emotional energy as well as mental resilience (i.e. vitality) are displayed by employees who are engaged. These employees also demonstrate inspiration (creativity), passion, and pride (self-esteem). Work engagement, amongst other factors such as burnout, is consequently a key pointer of positive as well as

negative psychological functioning at work. According to Kaliannan and Adjovu (2015:162), the engagement of employees is frequently linked to other organisational concepts such as job involvement, burnout, organisational citizenship behaviour and job satisfaction. In order to manage talent - especially retaining talent - managers should meticulously investigate in work engagement.

The primary research question this study aims to answer is "*What are the experiences of employees in a self-administered retirement fund in Gauteng regarding their psychological need satisfaction and work engagement?"*

RESEARCH METHOD

Research Design

An exploratory qualitative approach from an interpretivist epistemological paradigm was followed, specifically because of the small population and the benefits which could be reaped by following a strategy of inquiry, especially in view of the limited research that is available in the specific context of the self-administered retirement fund (i.e. exploratory in nature) (Botma *et al*., 2010:50). The researcher purposefully chose to deploy a qualitative study in order to analyse participants' meanings with regard to the fulfilment of their psychological needs and to assess the level of employee work engagement of the participants who were interviewed. Interpretive studies assume that individuals create their own subjective meanings when interacting with the world around them. The researcher attempts to understand and interpret human behaviour through meanings, motives and reasons (Neuman, 2000:84). Epistemology fundamentally refers to the relationship between the researcher and the reality and how this reality is netted (Carson *et al*., 2001:4).

Participants

A purposive sample of permanently employed staff members (accounting for a total population of 72) within the retirement fund administrator who report to either team leaders, middle management and executive management, was chosen to be interviewed. Purposive sampling (non-probability sampling) was used to select participants in a manner that ensured representation by selecting participants from different departments within the Fund; thus, the researcher depended on previous experience and resourcefulness to purposely obtain representative units of analysis (Welman *et al.,* 2005:69). Participants were also selected carefully to target employees who represent different categories of tenure (from being just over

two years in service to a staggering 30 years' service) at the Fund. Participants representing different job grades were selected to ensure representation, whilst considering possible participants' frankness and willingness to share information. Data saturation was reached with interview twelve (*N* = 12).

Table 1 provides insight into participant characteristics.

Table 1

Participant Characteristics (*N* = 12)

Item		**Category**	**Percentage**
Gender		Male	25%
		Female	75%
Race		African	33%
		White	67%
Age		21 – 30 years	8%
		31 - 40 years	50%
		41 – 50 years	17%
		51 - 60 years	25%
Qualifications		Grade 12+ Certificates	42%
		Diploma	25%
		Higher Diploma	8%
		Post-Graduate Diploma	17%
		Master's Degree	8%
Length of service at Fund		2 - 5 years	25%
		6 - 10 years	50%
		11 - 15 years	0%
		16 – 20 years	17%
		21+ years	8%

Data Collection

Data collection was performed by conducting one-on-one interviews with participants. A semi-structured questionnaire was developed to address constructs identified from literature which would answer the research question. Individual and informal meetings were held with prospective participants at which the aim of the study and aspects pertaining to the research as well as the proposed procedure of gathering the information were explained. Questions related to work engagement were posed from the perspective of Kahn's definition of work engagement which include questions pertaining to the way that employees express themselves in a physical, cognitive, and emotional manner in their work roles. The questions posed and the constructs each question addressed are illustrated in Table 2.

Table 2

Semi-structured Interview Questions and Related Constructs

Question	Construct
1. How would you describe relationships at work?	*Need for Relatedness*
2. How does the Fund/your manager for that matter, encourage you to enhance your employability at the Fund?	*Need for Competence*
3. How much initiative are you allowed in doing your job? Explain.	*Need for Autonomy*
4. Explain your involvement on a day-to-day basis in your job.	*Work Engagement: Physical Level*
5. How do you feel when waking up in the morning and having to come to work? What makes you feel this way?	*Work Engagement: Emotional Level*
6. You've been with the Fund for *x* years, describe your contentment with your job.	*Work Engagement: Cognitive Level*
7. In conclusion, is there anything about the Fund/your employment that you are concerned about?	General comments

Role of the Researcher

Participants who agreed to being interviewed were given a consent form to sign which guaranteed their anonymity and confidentiality of the information gathered. The fact that participation was voluntary and that participants could at any time decide to abandon the study without being subjected to any negative consequences, was emphasised. Welman *et al.* (2005:181) state that no harm should befall the research subjects - one of the general principles typically summoned in codes of research ethics. Participants were consulted about appropriate dates and times which would suit them, particularly taking into account work commitments and deadlines when scheduling times for interviews. Participants had to allow for a thirty minute interview in order to briefly explain the process upfront and allow questions should there be any concerns.

The designated dining room was booked and proved to be the ideal setting as it was almost soundproof; the door could be locked - thus there were no interruptions; and there were no windows leading onto the passage which could disclose the identity of the participants in the room. Room temperature was set to a comfortable setting. Permission was obtained from every participant to audio tape the interviews, after it had been explained to them that recordings were essential to transcribe the data verbatim. Participants were informed about the safekeeping of recordings on a compact disk for transcription purposes. The storage device would be kept in HR's strongroom, to be destroyed once the study has been successfully completed.

The researcher endeavoured to understand and interpret the data from the participants' subjective views and meanings of the constructs under examination and therefore specifically from their perspective; thus disregarding any predetermined assumptions. The researcher achieved data saturation - referring to the assumption that conducting any more interviews would not have any added benefit for the theoretical development process (Robinson, 2014:31) - with interview number twelve.

Data Analysis

A thematic analysis was selected to establish emerging themes from the data which were transcribed from the recording of the participants' interviews. A verbatim transcription of the recordings was done by a professional transcriber. The aforementioned also constitutes the first of six phases (the researcher familiarising herself with the data obtained) which researchers

should follow when conducting thematic analysis, according to Braun and Clarke (2006:87). Transcripts were checked against the original audio recordings to ensure their accuracy.

Braun and Clarke (2006:88) state that the generation of initial codes signifies the second phase of analysis. According to Boyatzis (1998:63) cited by Braun and Clarke (2006:88), initial coding refers to the most basic segment of the raw data that can be evaluated in a way that gives meaning to the studied constructs. Data were organised into meaningful groups, and two coders who had both been working in the human resource fields for many years, took responsibility for the coding process - first independently from each other, where after they then met and compared notes. Coding of content was done by labelling phrases and grouping similar codes into themes. Category names were simply generated by the researcher herself; yet another significant source was the words and phrases used by the interviewees themselves – ones that immediately drew attention (De Vos, 2007:342). Coding was performed manually by writing codes in the margins of each transcript.

The third phase identified by Braun and Clarke (2006:89) relates to the searching for themes, and organising the coded data within these identified themes. Consideration was given to different codes that could be combined to establish an all-encompassing theme. The second independent coder also assessed the coded extracts relative to initial themes and identified possible further themes (Eynon *et al*., 2016:4).

Refining themes is part of phase four. As stipulated by Braun and Clarke (2006:91), if it has been established that there were not enough data to support a specific theme, data were either discarded from the analysis or collapsed into other themes, if cohering together in a meaningful way. Once consensus had been reached on final chosen themes and subthemes - also known as establishing the thematic map – this phase was completed (Eynon *et al*., 2016:4).

Phase five in thematic analysis was associated with defining and naming themes as stipulated by Braun and Clarke (2006:92). This step involved deriving clear-cut definitions for each theme and therefore identifying the core of each theme; thus identifying the story that each theme told and how it added to the broader overall report about data gathered. Once it was possible to describe the scope and content of each theme in a few sentences, the researcher proceeded to the final phase.

According to Braun and Clarke (2006:93), phase six involves the final analysis and write-up of the report. During this phase, the researcher aspired to assure the reader of the value and validity of analyses performed. The report included data extracts and provided a summarising,

clear, understandable, non-repetitive and captivating report of the story told by data gathered during interviews. An argument was constructed relative to the research question.

Trustworthiness

Ambiguous information was clarified by checking it with the participants during the interview process. The aforementioned constituted a form of member checking which is considered to be a beneficial strategy for ascertaining trustworthiness, because it provides the researcher the opportunity to recognise their subjective predispositions, and guarantees that participants' experiences are represented truthfully (Kornbluh, 2015:411). Interviews were conducted in either English or Afrikaans to accommodate participants in the language of their choice; thus allowing them to express their experiences and minimising the risk of results being affected by language barriers. Direct quotes used in the results were translated from Afrikaans into English, and checked for accuracy by an independent reviewer.

In order to enhance trustworthiness, the researcher (interviewer) checked the accuracy of transcriptions against the audio-recorded interviews. The author and another experienced independent coder individually coded the transcriptions of the audio-recorded interviews. The transcribed data were read repeatedly in order to become familiar with the data. Coders used open coding (initial coding) to evaluate and debate the data to detect and refine larger arising themes. The decision was made to follow a directed approach, referring to analysis starting with relevant research findings to guide initial codes (Hsieh & Shannon, 2005:1277). Themes were derived from the data and constantly compared. Shared and contrasting interpretations of coders were discussed and, once themes had been agreed upon, coding was finalised.

RESULTS

The themes, as they transpired from the semi-structured interviews with participants, were coded and six of the eight coded themes could slot in with the constructs comprising positive employment relations as elucidated by Smith and Diedericks (2016:537). Emerging themes include the following: Lack of social Integration (communication); lack of trust; lack of respect; lack of equity and equality; need for support; conflict management; lack of employability; and resistance to change. A more detailed analysis of identified themes now follows. Participants' responses are placed verbatim and were not language edited.

Theme 1: Lack of Social Integration (Communication)

In order to describe the term "lack of social integration", it is important to explain the term "ostracism" which Robinson *et al.* (2013:204) describe as experiences of being unnoticed, disregarded, left out or ignored by others. Guillaume *et al.* (2012:84) cite Hambrick (1994:189) stating that social integration suggests the extent to which an individual - in this case an employee - perceives to be related or connected psychologically to others in a group; thus to other staff members of the Fund.

The lack of social integration was mentioned by almost half of the participants and expressed in the following manner: "*Clicks exist. If you are not part of the click, you won't even be greeted, and you shouldn't even dare asking a favour"* (Respondent 4: female, white); "*It's not colour, but it's just groups within colours" and "that cohesion is not there…"* (Respondent 6: female, African). This theme emerged mostly when questions relevant to the need for relatedness and work engagement were posed. Other remarks included: "*feel like there is a separation between 4 and 5* (meaning the two different floors occupied by the Fund's personnel), *where maybe people don't associate as much"* and "*creates that level where other people feel superior to other people"* (Respondent 8: female, African).

Theme 2: Lack of Trust

Heyns and Rothmann (2015:2) refer to the definition of trust by Mayer *et al.* (1995:712) as an individual taking the risk; thus being vulnerable and in a way uncertain of the outcome, by being exposed to the actions of another (in this case referring to management), because of the belief that management will act in an expected manner or effect appropriate action which an individual perceives as being important, without the subordinate having to influence management's actions. A study conducted by Frazier *et al.* (2015:383) suggests that employees are more susceptible to trusting their managers if managers are highly skilled, capable and indicate that they consider employees' well-being as a priority.

A lack of trust was mentioned by the majority of participants in the study. Trust affects all psychological needs; thus the need for relatedness, the need for competence, as well as the need for autonomy. A lack of trust could have significant repercussions - influencing relationships in the workplace negatively. It is evident in comments such as *"a feeling that some managers will discuss one's personal problems with others*"; and "*she addresses the need for exposure during performance evaluation discussions, but that's where it ends*" and "*one is too*

scared of your ideas sounding stupid and then you just disregard it" (Respondent 3: female, white); and "*negative talking and 'skinnering' "* (Respondent 2: female, white).

The theme also emerged from a question (Q5) posed as relating to the emotional construct (dedication) of work engagement "…*don't know what to expect for the day"* and "*things that you do well don't always get recognised, so you don't really feel positive about that"* (Respondent 1: female, white); and "*is it really worth performing to the best of my abilities? Would I ever get recognised as such?* (Respondent 5: female, white).

Theme 3: Lack of Respect

Respect is seen as an indicator of a person's value assigned to him or herself in terms of relationships and could be gaged by assessing how the person is treated on an interpersonal level, such as whether he or she is valued?; do his or her opinions matter?; is he or she being taken seriously and being granted the attention that he or she deserves? (Singh & Winkel, 2012:469). Rogers and Ashforth (2014:1) define generalised respect as the value and significance allotted to people who belong to a certain category in a social context. Generalised respect fosters the need for relatedness. These authors state that positive feedback concerning being accepted as part of a group has a great effect on self-esteem.

Lack of respect in the working environment in this case stems from the manner in which supervisors or managers treat employees in the presence of their colleagues. Participants made reference to the lack of respect in dealings with them, and stated: "*other people uhh hearing whatever that you saying"* (referring to supervisor addressing problems in the presence of everyone in the office) and *"instead of shouting at that person because that demoralises the staff member and also it will cause that staff member to have low self-esteem and you know people also assume that you not doing your job or people also think that you are incompetent";* and *"she would also scream at us and say, you not supposed to talk in your mother language in front of other people and she says it like she's belittling us in a way"* (Respondent 8: female, African). The aforementioned statement specifically relates to the needs for competence and relatedness being influenced**.** It is also indicative of the supervisor's lack of competence in communicating with team members. It needs to be stressed though that this is an isolated incident and appears to be occurring in only two departments.

Theme 4: Lack of Equity and Equality

Smith and Diedericks (2016:532) refer to Forsyth (2014:444) that distinguishes between equality and equity. The term "equality" suggests that irrespective of people's efforts, race, gender and sexual orientation, all employees or groups of employees should be afforded the same outcomes; while "equity" signifies that every person should be treated even-handedly and fairly, or equitably for that matter. Considering the results of the qualitative data, it is important to discuss gender equality or the lack thereof in particular. Elwér *et al.* (2013:1) suggest that gender inequalities within an organisation include discrimination based on granting of opportunities, accessing services and allocating benefits or resources and subsequently influencing women's or men's working life and psychological well-being negatively.

Many participants made reference to the lack of equity and equality. The word "favouritism" was voiced by more than one respondent, yet it has to be noted that only female interviewees perceive this theme to be a critical issue. Some of the statements that staff made, pertaining to the term "lack of equity and equality", include: "*You not supposed to talk in your mother language in front of other people and she is like belittling us in a way because she would say, we talking over time*. *But when other people talk in Afrikaans that she can understand, she does not have a problem"* (Respondent 6: female, African); "*women in in this company as such weren't really encouraged to go further*"; and "*most women didn't really progress*" (Respondent 5: female, white); "*Especially when it comes to females within the workspace, umm, I feel that there is some encouragement for males, unfortunately the same doesn't apply to females" and "chauvinism can be felt on a regular basis* (Respondent 1: female, white);. Several of the females perceived that no opportunity existed for women to further their careers within the Fund and that women, in general, were discriminated against when considering promotions or filling new positions. These statements emerged when questions, aimed at the need for relatedness and the need for competence, were directed at interviewees.

Theme 5: Need for Support

The extent to which employees believe organisations value their inputs and care about their welfare encapsulates the term "organisational support" (Eder & Eisenberger, 2008:57; Gillet *et al.,* 2013:452). Gagné *et al*. (2010:638) established a positive relationship between organisational support and both autonomous and controlled practices of motivation. According to Gagné *et al*. (2010:640), it was established that a definite link exists between autonomous motivation and the fulfilment of the psychological needs for competence, autonomy, and

relatedness as well as perceived organisational support (postulated forerunners of autonomous motivation).

The need for support was mentioned by almost all of the participants. Having the support of management, or rather the lack thereof, seemed like an important issue when the need for competence was addressed. This aspect was verbalised in the following manner: "*in my case that he* (referring to the manager) *feels I don't have a career anymore. I don't have a career path anymore; I am on pension* (meaning she is close to retirement) (Respondent 2: white, female). It is evident from the perspective of interviewees that management is only willing to support employees financially by authorising payment for either courses or seminars. The aforementioned is evident from statements such as "*if one mentions that you would like to get exposure within other sections to cross-train, it is said that she would not be happy there, or that no opportunity exists for development*" (Respondent 3: female, white); "*for me the appraisal thing also, it's just... because it's only focusing mainly on delivering, it's not looking into how do you develop me in order to be able to deliver that expectation"* (Respondent 6: female, African); and "*management will never approach you saying that they see you've got potential within a certain area and then offer to assist you in developing that potential"* (Respondent 4: female, white). Almost all interviewees affirmed the fact that career paths were hardly ever discussed during performance reviews.

Theme 6: Conflict Management

Hon (2012:53) established a negative relationship between autonomous motivation and task and personal conflict; thus the behaviour of leaders and the existence of conflict between colleagues will eventually have an impact on motivation. Avoiding or not managing conflict leads to heightened negative emotions and will probably lead to an escalation of conflict (Dijkstra *et al.,* 2009:419; Leon-Perez *et al.,* 2015:252). In the opinion of Dijkstra *et al*. (2009:407), avoiding conflict implies not acting on the conflict at all and trying to lessen and ignore the significance of the problem; whereas hands-on management of conflict could diminish effects of conflict, such as psychological strain and fatigue. Results of a study conducted by Einarsen *et al.* (2016:13) indicate that when employees sense that effective and sound conflict management is being practised within the organisation, less conflict occurs (particularly bullying), resulting in strong work engagement.

Participants made reference to the manner in which conflict is managed. Poor conflict management seemed to be a topic of concern for some of the participants and it was clear that mostly female participants perceived it as being poor. The following statements are descriptive

in supporting this theme: "*He (*referring to a manager*) is not dealing with it. He is ignoring it. You have to sort it out yourself. The problem never disappears, it's always there. It is not getting solved"* (Respondent 2: female, white); "*it's easy to say why do I have to listen to this, why do you come and tell me, what has it got to do with me? That's the type of response I get*" (Respondent 5: female, white). It was evident that management is avoiding having to deal with conflict (Respondent 4: female, white); "*management does not deal with conflict; they do not want to get involved".*

Theme 7: Lack of Employability

Mansour and Dean (2016:40) refer to employability, defined by Hillage and Pollard (1998:12), as being able to obtain and keep work that is satisfying. Employability also signifies that individuals are equipped to apply their skills, knowledge, experience, and aptitudes successfully within a certain context in order to achieve their full potential by upholding their own employment (Hillage & Pollard, 1998:12). Brown *et al.* (2003:107) challenge the aforementioned definition specifically, because of the exclusion of conditions which restrict an individual's opportunities of finding employment, including alternative employment due to job market conditions and the state of the economy.

The lack of internal as well as external employability appeared to be a dominating theme in all data gathered from interviewees; *"their* (referring to management) *hands are tied in a lot of respects"*. "*The reality is even if they want to put you up for promotion, it is not going to happen, because of the policies that we are applying in terms of employment equity*" (Respondent 11: male, white); "*the current grade that you are in*, *the chances of moving up, yeah well, are so very very very slim*" (Respondent 10: male, African); and "*you find that we still have to wait for those people to go on retirement or pension before you can be able to access those positions that you can learn from*" (Respondent 8: female, African). Internal employability seemed to be a concern for all interviewees, irrespective of gender or race; yet white females feel that they are treated in an even more inequitable manner when opportunities for promotion do arise. Similar comments were made by various respondents. The comments which spawned "lack of employability" as a theme, originated primarily from the question posed to evaluate the need for competence.

Theme 8: Resistance to Change

Yılmaz and Kılıçoğlu (2013:16) describe resistance to change as opposing the loss of something that is of value or forfeiting the known by having to replace it with the unfamiliar. The term "political resistance" is one of the types of resistance which is of particular importance in this study. It refers to members of the organisation resisting change; whether it constitutes change such as challenging the accustomed way of managing employees, corporate culture, or transforming the "face" of management, because of the failure to secure something valuable, such as loss of one's power base, status, and even position. Yılmaz and Kılıçoğlu (2013:17) also regard hindrance of need satisfaction as one of the reasons why change might be resisted and which is of particular interest considering the investigation of employee psychological need satisfaction in this study. It should, however, be noted that management's resistance to change is being assessed from employees' perspective in this particular case.

This theme was derived from the references related to the highly structured environment that most of the employees have to operate in. Interviewees referred to "resistance to change" hindering especially the need for autonomy, or their emotional work engagement (dedication) in some way: "*nothing new that comes through*" (Respondent 8: female, African); "*not really any challenges at work anymore*" (Respondent 6: female, African); "*the level of excitement is determined by how early he needs to get up, whether he needs to drive somewhere to work, what time he would arrive at home" (Respondent* 7: male, white*);* and "*find the company to be very rigid – stuff needs to be done according to policy and procedures and that's it. Not allowed to use another way to get to the end result*" *(Respondent* 4: female, white*).* Other respondents typically also referred to the working environment as being "prescribed". Resistance was discussed from the perspective of management resisting change in this instance.

Table 3 illustrates interviewees' perceptions of the state of psychological needs in the self-administered retirement fund.

Table 3

Psychological Needs Key Words Derived from Interviews

Psychological Need	Positive	Negative
1. The need for *relatedness*	Dilpomacy in handling conflict Healthy and positive work environment Approachable manager Handling conflict in professional manner Open channel communication	Conflict Avoidance of dealing with confict Favouritism Inconsistency Breach of confidentiality Exclusion Unapproachable Language barrier Lack of facilitation
2. The need for *competence*	Provision of financial resources Interest in progress on formal education Support development	No encouragement for females Lack of career path discussion Lack of exposure Ignoring potential Lack of support for further development No scope for promotion/growth Performance review discussions not aimed at employability Lack of support and encouragement structure No follow up on succession planning
3. The need for *autonomy*	Open for new suggestions Trust judgement Allow freedom to plan own activities and schedule Involvement in new projects Allowed initiative; highly specialised job	Restrictive environment; highly structured Rigid procedures No opportunity or encouragement to use initiative Does not promote creativity Suggestions ignored Does not involve other departments to improve procedures or relieve bottlenecks Resistant to change

It is evident that psychological needs are not satisfactorily being met after analysing results of the interviews. The male interviewees, however, seem to have more positive experiences with regard to the needs for relatedness, competence, and autonomy, respectively.

Although most of the participants agreed that the fund offers financial assistance for the development of formal education, no opportunity exists for applying these skills and career paths are not discussed. Recurrent remarks indicate that certain conditions are definitely not conducive to satisfying the need for relatedness. The fact that women feel that their contributions and skills are not recognised also has a negative impact on the satisfaction of employees' psychological needs.

DISCUSSION

The aim of this study was to investigate psychological need satisfaction and work engagement in the particular Fund under study. Findings indicated that psychological need satisfaction, with specific reference to the needs described in the self-determination theory, is in fact hindering employee motivation and is thus also negatively impacting on work engagement. According to Gillet *et al.* (2013:454), satisfying the autonomy need affords employees choice in the way that they do their jobs; and by proving that leaders have trust in subordinates' abilities, trust is increased. When leaders enthusiastically encourage subordinates' growth, development and involvement, it indicates integrity, and will consequently provoke intensified levels of trust (Braun *et al.,* 2013:273). The aforementioned refers to addressing the need for competence. The most significant findings which need to be addressed include the lack of trust (Theme 1). Participants perceive trust to be low, specifically relating to supervisors not addressing concerns which subordinates might have, or commitments not being honoured. The lack of recognition, staff being treated in an inconsistent way and possibility of job loss were also mentioned.

Another important finding relates to the need for support (Theme 5) – participants almost unanimously agreed on the fact that they are in need of more support. References to lack of support include aspects such as lack of encouragement to further their careers, being in need of support to resolve conflict, and ways of incorporating challenges, innovation and variety into their jobs. Workplace social support, as described by Kossek *et al*. (2011:292), relates to employees' perceptions of supervisors' and employers' care with regard to their well-being in the work environment as measured by positive social interaction (the need for relatedness). When employers or supervisors provide resources to support and strengthen a certain type of role demand, it is defined as content-specific support which provides opportunities for development, which subsequently addresses the need for competence (Kossek *et al*., 2011:292).

One of the most important findings is the lack of equity and equality (Theme 4), which is directly related to the need for relatedness and the need for competence, followed by the lack of employability (Theme 7) of which internal employability is probably the most critical, considering the average length of service within the Fund. Participants perceive the lack of internal opportunities and limited growth to be major issues, which are believed to influence motivation and work engagement, especially coupled with the lack of variety, absence of challenges and lack of autonomy. Employability impacts the needs for competence and autonomy, as highly employable individuals bring their particular skills and competence to work, expecting, in turn, to be rewarded by career success, or by being awarded a job where they can be creative or utilise their skills and competencies (De Cuyper *et al*., 2011:255).

The lack of equity and equality (Theme 4) needs to be addressed as well. Ignoring the perceived inequalities would lead to employees becoming disgruntled, resentful, demotivated, relationships turning hostile and employees becoming disengaged. Resistance to change (Theme 8) will prove to be a challenging issue to try and address, considering the regulated environment within which the Fund operates. Yet, creating opportunities for growth, especially for females, could have a major impact on morale, offsetting the perceived imbalance. Change does not necessarily have to involve changing rules and regulations or laws; it could be as simple as allowing staff to participate in finding solutions to problems (changing routine practices) which will address the needs for autonomy and competence concurrently. According to Vansteenkiste *et al.* (2012:2), humans are growth-oriented and find themselves in constant interface with the social environment, which might either underwrite and enable the inherent development process or impede it by resisting change; not satisfying individuals' basic psychological needs for autonomy, competence and relatedness.

Ever since the early twentieth century the relationship that people have with their work has been of interest to researchers. Psychologists and other scientists specialising in behavioural sciences have been working fiercely on the development of the discipline which we today define as "industrial psychology". Wiley (1997:263) commented on the concepts "need" and "incentive" appearing more frequently in the year 1997. Yet, today, the study of motivation still dominates as one of the most critical topics of discussion in both industrial and vocational psychology. According to Wiley (1997:264), redesigning jobs had already then focused on improving employee motivation by designing work environments to promote a feeling of accomplishment, and the perceptions of competence, and autonomy.

The following is a summary of the responses to the questions posed during interviews:

Question one addresses the need for relatedness at work, namely *how would you describe relationships at work?*

It is evident that no shared views do exist on the quality of relationships between colleagues, or colleagues and management at the Fund (i.e. some employees feel relationships are good, while others perceive them to be bad).

Overall, however, it seems as if relationships at the Fund tend to be more negative than positive, which is substantiated by the following: *Management avoids or ignores conflict / does not get involved / does not deal with conflict or handles it badly; favouritism is shown; cliques or groups exist; no support or assistance is rendered; not easy to interact with management; work is more important than the individual; lack of understanding of each other or racial divides; and inconsistency regarding decision making.*

Question two deals with the need for competence, focusing on encouraging employee growth, namely *how does your manager encourage people to grow or further their skills or build their career?*

Once again no shared views do exist on the encouragement of employees to further skills or build careers at the Fund (i.e. some members of staff feel it is good, while others perceive it to be bad).

Overall, however, it seems as if encouragement to grow seems to be more negative than positive, which is corroborated by the following: *Career paths are not discussed during performance reviews; management hardly ever initiates training; lack of promotional opportunities; lack of relational support associated with formal training, although financial resources are supplied; lack of internal job opportunities for females, as well as discrimination; Employment Equity law influences external and internal employability; and lack of succession planning*.

Question three addresses the need for autonomy satisfaction, namely *how much initiative are you allowed in doing your job?*

No shared views exist on initiative allowed at the Fund (i.e. some staff feels it is good, while one perceived it to be bad).

Overall, however, it seems as if being allowed initiative, i.e. satisfying the need for autonomy, seems to be slightly more positive than the other two psychological needs; yet, it needs to be emphasised that respondents who did react positively occupy mostly specialist positions. The following issues raised are of some concern and thus hinder the autonomy need: Lack of trust because of lack of autonomy; restrictive environment; and lack of succession planning.

Questions four, five and six evaluate work engagement - addressing emotional, cognitive, and physical work engagement, namely *explain your involvement on a day-to-day basis in your job; how do you feel when waking up in the morning and having to come to work?; and describe your contentment with your job*

Participants perceived their emotional (which also refers to dedication) work engagement as being the worst. The assumption made from this is that participants felt the most comfortable with this question, seeing that it somehow referred to their experiences "outside the workplace", i.e. their feeling when waking up in the morning; whereas the other two questions might have intruded on their need for security and participants might have felt that they could not be too truthful to a degree. In studying the data relating to psychological needs, it is evident that psychological need satisfaction is low in most instances, yet work engagement was surprisingly recorded in a somewhat more positive light. Yet, one has to mention the fact that similar themes emerged from the questions posed to elucidate work engagement; thus, supporting the credibility of the study.

Limitations to this study include the small sample size; only twelve employees were interviewed, yet the researcher established data saturation. Another possible limitation could be the fact that the researcher only made use of semi-structured interviews. Yet, the primary research question was answered and information collected addressed all three core needs of psychological need satisfaction, as well as all three constructs of work engagement.

The possibility of the interviewer being biased could also be considered a limitation, seeing that the researcher has been working at the Fund for more than twenty years and could have preconceived ideas. The aforementioned was addressed by steering clear of using any leading questions and solely relying on the data for purposes of analysis and interpretation. The researcher specifically made use of a voice recorder to enable herself to listen and focus on understanding the concepts as perceived through the lens of respondents in order to avoid deriving at conclusions based on her own preconceived ideas. Trustworthiness of data could be questioned as well, specifically due to the nature of gathering qualitative data and the researcher working in human resources; thus, employees might feel that they would be treated subjectively in future because of speaking truthfully. The researcher addressed this by allowing employees the choice of participating. The relationship between the interviewer and the interviewees is one of trust and respect and none of the interviewees have ever experienced any harm as a result of the actions of the researcher, or claimed that they were treated unfairly.

Recommendations

In order to improve work engagement, the employer needs to recognise the importance of satisfying employees' psychological needs. Managing human capital needs to follow an all-inclusive approach which includes elements (amongst others) such as trust, support, respect, social integration, fairness and opportunities for growth, in order to successfully deploy interventions towards psychological need satisfaction and improving employee work engagement.

The Fund or employer may consider the following to improve psychological need satisfaction which would have a positive impact on employee motivation and subsequently work engagement: Priority number one would be to improve managers' (specifically middle management and supervisors) people management skills which address key competencies such as managing diversity, conflict management, leadership communication and managing relationships, as this would constitute building healthy rapport. Programmes should focus on issues such as building trust, credibility and respect, delegating to develop skills and empower people, discovering the potential of diversity, effective goal setting and being an emotionally intelligent leader.

Humans (employees) are intrinsically social species, thus clarifying the need for relatedness. Afshari and Gibson (2016:510) support the fact that when employees perceive fairness being

practised within the workplace, it results in improving relationships among them which impact positively on relatedness to the organisation.

Secondly, ways should be investigated of offering employees intrinsic rewards derived from intrinsic characteristics of their jobs, such as doing meaningful work, sensing that they have a choice in how to accomplish their work, doing such work skilfully (competently), while experiencing a feeling of progress; thus feeling that their efforts are truthfully progressing towards achieving the purpose (Renard & Snelgar, 2016:1; Thomas, 2009:1). Intrinsic rewards are said to steer work engagement. It has already been established earlier on in this study that when an employee's three inherent psychological needs for competence, relatedness and autonomy are fulfilled, intrinsic motivation is fostered. Renard and Snelgar (2016:2) state that satisfying psychological needs entails employees being granted opportunities to function autonomously (as they think fit), becoming skilled in their tasks, arranging and prioritising their own tasks, granting opportunities for decision making and bonding with colleagues.

Finally, investigating ways to improve internal employability specifically should receive immediate attention in order to increase work engagement. Management is advised to actively look for ways in which employees can apply their skills, knowledge, experience, and aptitudes effectively in the workplace in order to grow and feel that they are contributing towards attaining goals and making a difference. Opportunities for women occupying lower levels within organisations can be improved by improving the possibilities of their attaining top leadership positions; thus affording positive outcomes for these women lower on the corporate hierarchy (Tate & Yang, 2015:96). It is recommended that the focus be aimed on accommodating women specifically, yet not excluding men, and actively engaging females in discussions (focus groups) on ways of building careers within the Fund.

Recommendations for future research include doing longitudinal studies to assess the impact of interventions addressing psychological need satisfaction over time. Another recommendation constitutes following a participant observation design to assess work engagement.

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CHAPTER 3

CONCLUSIONS, LIMITATIONS AND RECOMMENDATIONS

The purpose of this chapter is to draw conclusions from the manuscript according to the research objectives. Limitations of the study and recommendations for the organisation are discussed in this chapter. Opportunities for further research emanating from this study are also presented.

3.1 CONCLUSIONS

The first objective of this study was to determine how psychological needs are being satisfied in the self-administered retirement fund.

Considering the evidence in support of perceived issues (i.e. themes which emerged related to psychological need satisfaction), the research objective proved to be critical. Psychological needs, as postulated by the self-determination theory which refers to the needs for autonomy, competence and relatedness, need to be addressed to improve employee motivation. More participants in this study indicated (from their perspective) their need for competence not being satisfied; the majority of participants agreed that the need for relatedness was not being fulfilled as well; whilst participants indicated that the need for autonomy was a less critical issue at the Fund. It must be emphasised as well that the data suggested differences within divisions and that the differences recorded were due to different management styles being practised. Findings pertaining to the three psychological needs will now be discussed.

The need for competence was highlighted by emerging themes, namely the need for support, lack of employability and lack of trust. Reasons for lack of employability pertained to the perceived lack of opportunities at the Fund - internally and externally. Staff turnover is low, especially in the more senior positions which influence staff's opportunities to be promoted and limiting their career growth as the Fund is experiencing a decline in contributing members which reduces the number of staff required as well as the possibility of creating challenging positions. Women, in particular, perceived internal employability as a major issue as they have no hope for advancement within the Fund; most females expressed this concern.

The need for relatedness links to themes such as the lack of equity and equality, the lack of social integration, lack of respect, conflict management as well as the lack of trust. Lack of equity and equality specifically refers to staff perceiving favouritism, opportunities for advancement only afforded to males and inconsistent treatment of staff. Lack of social integration was highlighted by statements which referred to staff being segregated by different

working areas, also staff not experiencing team cohesion. The lack of respect and the lack of sound conflict management pertain to statements addressing the disrespectful manner in which staff is treated in particular departments, especially by middle management. Women, in particular, feel that they are not treated equally to men; thus, affecting both the satisfaction of the needs for competence and relatedness negatively.

In reviewing the results pertaining to the need for autonomy, the following emerged. Resistance to change emerged as a theme in which participants referred to it in some way. Suggestions made by staff on improving ways in which tasks are being executed and service is rendered to both pensioners and members have been ignored or not even considered. In some departments the culture is perceived to be static, failing to adapt to include and consider all ethnic groups. The need for support which participants mentioned also has an impact on the need for autonomy. Staff members feel that they are not encouraged to utilise their skills and competencies by affording them opportunities to engage in discussing new ideas; referring to the work environment as being rather static. This is especially true of staff occupying lower positions in the Fund. The challenge here related to systems deployed which do not allow staff much leeway or creativity, as well as the highly regulated environment in which the Fund operates.

Conclusions drawn from a study conducted by Güntert (2015:86) which involved employees from the Swiss insurance industry, indicated that prospects for personal growth and mastering of optimal challenges are fostered when jobs are characterised by task variety and autonomy. According to Gűntert (2015:75), work design therefore presents ways of improving intrinsic motivation as workers perceive they are afforded choice and fully engage themselves in tasks. A recent study conducted by Els *et al.* (2016:25) amongst employees in a financial organisation in South Africa suggests that when employees are permitted to utilise their skills, knowledge and competencies in the workplace - which pertain to affording them autonomy and the opportunity to display their competence - employees perceive a greater sense of reciprocated respect and trust, resulting in the relationship being observed as valuable. The aforementioned statement also positively affects the need for relatedness. Similar findings emerged in analysing the results at the Fund.

In analysing the data pertaining to the questions on psychological need satisfaction, trust emerged as one of the critical themes. Strydom and Van Eeden (2013:581) state that trust resonated in the theme of autonomy derived from their qualitative study. Reference to freedom of movement within the workplace was linked to trust and autonomy. According to the findings of these authors, significant value was placed on interpersonal relationships, specifically referring to the need for maintaing a close relationship between supervisors/managers and their

subordinates. The same study mentioned participants perceiving cultural differences and language barriers to be creating frustration; evidence thereof was found in this study as well. Participants of this study suggested that language differences affected equity and the effective management of conflict.

The second objective of this study entailed establishing how engaged employees at the Fund are in their work.

Work engagement, with specific reference to the engagement of employees, is considered a tool that can support companies' goals, boost their bottom line, and evolve companies' pursuits. The costs associated with exclusion of staff from supporting and working towards the company goals are said to amount to shocking losses (PWC, 2014:3). In a recent qualitative study conducted by Plester and Hutchison (2016:340), role engagement emerged as a theme, and fun and engagement were connected to the satisfaction that participants experienced in the workplace. These authors are also of the opinion that planned "fun" initiatives, such as team building days or prearranged social events, are not likely to have positive effects on work engagement as expected. In fact, their study supports the idea that when an organisation adopts, nurtures and promotes a culture of spontaneous fun, it would most probably aid employees to invigorate and enjoy themselves and, subsequently, employees would be more prepared to absorb themselves fully into their work. Fun could also positively impact on the sense of relatedness, affording employees the opportunity to bond, enabling them to become more involved in their work (Plester & Hutchison 2016:346).

Utriainen *et al.* (2015:737) cite Schaufeli and Bakker (2010:15) stating that work engagement describes employees' perceptions and experiences of their work as stimulating and invigorating; thus they are inclined to offer their time and energy in return. Data analysis clearly indicated that participants experience a lack of stimulation, growth and challenge at the Fund. Yet, most participants indicated that they are very satisfied with their remuneration and benefits and are aware of the fact that they are paid highly competitive salaries. Ryan and Deci (2000:62), however, maintain that intrinsic motivation - based on self-regulated activity - is more powerful than extrinsic motivators due to it having larger positive consequences for satisfaction if leveraged effectively. One participant has nonetheless mentioned that if he or she receives a better offer, he or she will leave the Fund.

External job opportunities are limited, especially for white males and females due to affirmative action practices and the volatile economic conditions in the country. Some participants also commented on the relaxed environment and flexi time being a huge contributing factor for them to remain in the employ of the Fund. This in itself should be alarming as it indicates that

employees are hardly ever challenged outside their comfort zone. Cho and Perry (2012:384) cite Amabile (1993:186) who suggested that employees are intrinsically motivated when they experience fulfilment, awareness or inquisitiveness, the ability to express themselves, or when they are challenged in their jobs. None of the participants ever mentioned that they were excited about their jobs or the opportunities that might await them; the perception that the interviewer got from some of the respondents was that they almost felt indifferently. One participant in fact became emotional and said that she felt no motivation to perform at her best because she believes that it would make no difference as she will not receive any recognition for outperforming her colleagues.

It was established that interventions should be deployed to address both the needs for competence and relatedness as these are perceived to be the needs which require urgent attention, yet, not disregarding interventions aimed at increasing autonomy. Especially women feel that their needs are not being considered within the workplace. Considering the results of the study, the findings prove that scope exists to address the psychological needs of employees in order to effect meaningful improvement in employee motivation. The findings of this study also indicate that psychological need satisfaction may provide management with a sound starting point to design interventions aimed at improving and maintaining work engagement and subsequently employee motivation.

Ensuring trustworthiness in this qualitative study included addressing four components relative to the concept of trustworthiness (Anderson, 2010:2). Credibility was established by scrutinising individual transcripts for similarities within and diagonally across participants. The use of two independent coders also added to the credibility. Transferability of research findings was established by providing demographics of the participants. Should the method of study be replicated in the future by specifically looking at males and females' experiences as well as seniority, similar findings might emerge. Dependability was achieved by following specific steps in planning the research. It included strategies such as peer inclusion in analysing transcripts and describing the qualitative research method in detail. The last component to be discussed refers to the term confirmability. Thomas and Magilvy (2011:154) suggest that confirmability occurs when the three components of trustworthiness, as discussed before, have been established. The researcher concentrated on avoiding leading questions during interviews and became critically aware of how her personal biases could influence the research.

The third and last objective of this study demanded making recommendations to the Fund on how to improve psychological need satisfaction and work engagement.

Satisfying employees's psychological needs and fostering work engagement are vital for the success of any organisation. Psychological need satisfaction of the Fund's employees should be evaluated from time to time, especially concentrating on those employees where the lack of motivation is evident. Interventions should concentrate on improving satisfaction of the three psychological needs for autonomy, relatedness and competence. Addressing these needs should automatically increase the levels of work engagement, as fulfilment of the psychological needs positively relates with enhanced work engagement. The challenge is to introduce interventions which would improve employee motivation and concurrently benefit the Fund as well. The success of interventions will depend on factors such as commitment of management to apply and sustain the specific policies, procedures and practices which relate to interventions aimed at improving psychological need satisfaction and related constructs. Management of the Fund should engage employees in open discussions, brainstorming possible ways of addressing the needs and conveying the purpose of envisioned interventions aimed at improving their psychological need satisfaction. Recommendations are discussed in section 3.2.

3.2 RECOMMENDATIONS

3.2.1 Recommendations to Solve the Research Problems

Suggestions on paving the way for interventions include specifically preparing middle management (operational level) for the development, implementation and sustaining of interventions and finding subtle ways of getting them to make a mind shift, which could prove challenging as well. The question remains: "How do you teach an old dog new tricks?" A possible way of addressing the issue with regard to older managers who are set in their ways, is to assign team leaders who are open to new ideas and are trusted by the appropriate manager who would take responsibility for the implementation of the initiatives.

Jo and Park (2016:391) suggest that welcoming worker participation has formidable benefits for business and underpins moral values as it supports mutual involvement and increases the sense of being responsible for one's own outcomes. Job autonomy therefore positively impacts on intrinsic motivation and boosts performance as employees sense they are trusted to perform independently (Wilkinson, 1998:41; Saragih, 2012:204).

A study conducted by Keyko *et al*. (2016:155) referred to previous studies which indicated that having control and being involved in decision making - both concepts related to **autonomy** -

were statistically significant predictors of work engagement. The idea is to grant employees the opportunity to suggest different ways of performing certain tasks and involving them in the decision-making process of how to sort out issues causing backlogs or bottlenecks within the operating processes, for instance. In order to afford employees autonomy, management should, however, ascertain the skills of their subordinates prior to implementing interventions. Staff members with appropriate skills which match the task to be performed should be involved in order to tap the resources towards enabling successful outcomes; thus ensuring effective and improved performance for both the employee and the employer. Empowering employees by affording them more autonomy should be contemplated strategically, rather than envisaging it as a tactic to heighten the morale of the workforce (Jo & Park, 2016:391).

A qualitative study conducted by Strydom and van Eeden (2013:581) emphasises the necessity of creating a non-toxic, secure environment which fosters open communication. The environment should cultivate mutual respect as well as trust to enable the supervisor to initiate opportunities for guidance. Also to assist subordinates with their developmental needs and growing their careers towards enhancing their employability. These relate to themes identified in this study. Careful consideration should be given to train and develop middle management, especially, in order to support the empowerment programme. Care should be taken that operational pressures do not cause initiatives to fail. Employees should be facilitated, easing them into the new challenges and affording them the opportunity to start thinking "out of the box". They need to be supported with the transition into programmes which might defy existing company culture. Jo and Park (2016:397) suggest employees should participate in the decision-making process via established quality circles; thus, granting them autonomy and freedom to design their own work to a certain degree. Multi-skilling employees by allowing them to cross train increases confidence which should affect the need for competence positively. Introducing 360 degree performance appraisals among team members also heighten feelings of autonomy.

Addressing the psychological need for **competence** will focus on the enhancement of perceived employability, seeing that the analysis of data gathered highlighted employability as a major concern in this study. Veld *et al*. (2015:866) cite Clarke and Patrickson's (2008:136) challenging assumptions that the responsibility for employability remains with the individual, stating that it should be a responsibility shared by both the employer and employee. Instead of management only focusing on supporting staff members financially in furthering their skills, knowledge and competencies, other avenues of support should be explored. Becoming actively involved in staff's development will create feelings that management supports staff, wants to empower

them, believes that they have potential to add value and that management cares about subordinates' career development

Plester and Hutchison (2016:346) made some suggestions on developing a culture of fun which would positively impact work engagement. An easy way for management to start developing this culture is to afford employees time to joke around the coffee machines, and by hinting that they are allowed to sometimes not take their job too seriously. These authors are also of the opinion that employees, who take time to connect with their colleagues, should not be penalised during performance reviews, because of the positive impact of such behaviours on work engagement, employee well-being and even employee output. More emphasis should be placed on these kind of initiatives as huge sums of money are spent on planned social events, proven not to have the desired positive impact on work engagement. It might have a temporary positive impact only, but management should strive towards building a culture that continuously fosters work engagement. Engaging initiatives to develop a culture of fun would simultaneously contribute towards satisfying the psychological need for **relatedness.**

Sourcing training providers that offer programmes aimed at boosting employees' confidence in their own abilities, is likely to elevate work engagement levels (Consiglio *et al.,* 2015:138). These authors suggest several initiatives to be applied to address poor work engagement of which one relates to employees being guided towards dealing with problems arising from social interactions within the work context, whether pertaining to dealing with negative feedback from supervisors or with conflict arising between colleagues. This initiative is specifically aimed at subordinates. Other suggested practices include training interventions aimed at teaching management - and specifically team leaders - to support and promote subordinates by applying measures such as productive feedback, and promoting sharing of strategies amongst colleagues to cope with and manage conflict.

A way of managing work engagement is to embed the tracking of work engagement into the Fund's processes which measure performance (PWC: 2014:11). Bersin (2014) is of the opinion that the Bell curve does not truthfully mirror the way employees perform and that companies – the Fund for this matter – should rather focus on the development of professional skills, coaching and allowing and equipping employees to do great things, achieving company as well as personal goals. Mone *et al.* (2011:209) suggest that trust establishes the basis for empowerment and that these two concepts correlate closely. Measuring work engagement in the Fund would continuously provide a far better picture of the motivational levels of employees, also acting as a gauge of the degree of satisfaction of their psychological needs. Engagement surveys could be utilised for the purpose of measuring work engagement, but could prove challenging in the current circumstances, specifically because of the perceived lack of trust in

management. Cho and Perry (2012) affirm that the self-determination theory envisages that in circumstances where high levels of managerial trustworthiness and goal directedness are present, the connection between intrinsic motivation and employee satisfaction intensifies.

Finally, tracking employees' sick leave patterns might also give management an indication of the level of disengagement in the Fund. Benchmarking with top rated employers in the financial industry could give an indication of the status of the psychological health within the Fund, and particularly the level of work engagement.

3.2.2 Recommendations for Future Research

Future research should include longitudinal studies on the same group at different time periods to assess the impact of interventions addressing psychological need satisfaction (Welman *et al.,* 2005:95). The effectiveness of different intervention programmes could be studied by utilising longitudinal methods and comparing them to similar interventions conducted in different industries.

Following a participant observation design refers to a qualitative method of research in which the process allows the participant observer the opportunity to follow up many clues which the researcher detected (Welman *et al.,* 2005:195). The challenge of this design is to avoid becoming so absorbed in the doings of the group that the observer abandons his or her role. This type of qualitative design could be especially useful in measuring work engagement in non-manufacturing environments or environments where outputs are not measured easily. This method of research is also recommended in instances where it is suspected that participants might not be entirely truthful when having to answer questions (such as in interviews) on this particular subject. .

In conclusion, future studies could focus on the strengths in terms of skills and competencies that people of different age groups could potentially contribute in the workplace (Truxillo & Fraccaroli, 2013:250). Studying these in particular could add valuable insight into how to specifically address the improvement of psychological need satisfaction in the workplace by leveraging these strengths to benefit both the employer and the employee.

3.3 LIMITATIONS

Limitations of this study focus more on the qualitative method deployed for data collection. According to Unluer (2012:1), researchers taking on qualitative studies assume a few different member roles when conducting research in the research setting. In the case of this study, the researcher took on the role of having complete membership of the group being studied, thus being an insider. The insider-researcher chose to study a group which she belonged to. Despite the numerous advantages associated with being an insider-researcher, there are also problems related to the particular role. An example of a problem that could influence the outcome is that being too familiar with the group could lead to a researcher losing some objectivity. Unintentionally making incorrect assumptions about the research process based on the researcher's prior knowledge, can be judged as being biased. Despite the possible disadvantages of being an insider-researcher, the researcher did attempt to analyse the findings as objectively as possible.

Participants' responses could be influenced by the presence of the researcher when collecting data; yet, the researcher attempted to address this issue by practising the principles of ethical conduct by applying the following principles: benevolence, acquiring informed consent, guarding anonymity and confidentiality, steering clear of misleading practices, and offering the right to abandon the study.

In presenting findings, matters such as anonymity and confidentiality could pose difficulties; yet, care was taken to protect subjects' anonymity to the extent of deciding not to incorporate departmental details as a characteristic in the research report.

The sample size was relatively small, yet data became saturated with the twelfth interview. The use of semi-structured interviews only could be regarded as a limitation. Yet, the primary research question that framed this study was satisfactorily answered.

3.4 PERSONAL REFLECTION

The completion of the qualitative research report as part of the requirements of the Master's degree in Business Administration has been a challenging, yet inspiring experience. Engaging myself to assess the extent to which psychological needs are satisfied and to determine the level of work engagement in the self-administered Fund, have resulted in my personal and professional development. A skill and learning statement will follow which will allow some insight into my experiences and growth of competencies during the research process.

3.4.1 The Extent to which Research Questions have been answered

The quality of quantitative data gathered during the interviews, had a definite impact on the way that the research questions were answered. As a result, I attempted to manage these aspects by critically assessing the validity by way of checking the recordings of the qualitative data gathered with the transcriptions, and in some instances even validating the meaning of certain verbalisations with participants during the interviewing process. Meetings with my supervisor also focused on coaching me to avoid biasness, setting the scene for interviews to take place, gathering data from the participants' lived experiences; thus minimising preconceived ideas and considering ethical aspects. It has made me more aware of the fact that people's experiences are relayed from their own subjective perspectives, yet commonalities could be derived and categorised into themes.

3.4.2 Relevance of Interpersonal and Communication Skills

Not having interpersonal and communication skills would have added to the challenges experienced when having to conduct a research study of this nature, specifically referring to the qualitative research design employed to gather data. The skill of listening proved to be extremely beneficial in terms of grasping information which included suggestions and critical guidance, offered by the supervisor, to ensure that this report was prepared according to the expected standards.

Listening skills played a critical role during the interview process as well, affording me the opportunity to further investigate any doubts resulting from interviewees' responses by means of follow-up questions. Many people are of the opinion that they are perceived to be stupid when they ask questions and especially when asking more than once. This experience has taught me that it is essential, especially when conducting qualitative research, to understand the context in which statements were made. Interpersonal skills contributed to sourcing participants, especially gaining their trust to agree to participate. This experience has boosted my confidence in my own abilities. I've discovered that in order to be successful in one's personal and professional capacity, mastering interpersonal skills seems imperative.

3.4.3 Gains on a Professional Level

My supervisor emphasised the importance of analysing results of the qualitative data critically, instead of just presenting a narrative of issues which transpired. I had to revise my mini-dissertation several times after receiving feedback from my supervisor. Even though it seemed difficult at the time, I appreciated the value of my supervisor's critical approach because of the value it has added to the study and the learning experience it afforded me.

Skills developed during the process echo skills required in managing projects which are useful in the business environment, as well as in one's personal life. Skills developed include, amongst others, time management, organisational skills, sourcing appropriate resources and improving interviewing skills. My business writing skills were also challenged and I have learnt quite a bit from the stipulated guidelines for the layout of the mini-dissertation; thus being forced to make use of MS Word's other features.

3.4.4 Conclusion

Qualitative research questions largely concentrate on questions such as, "why, what, when". Questions need to be balanced between neither being too constricted, nor too wide-ranging. This could prove to be quite taxing. I shall definitely benefit from the acquired skills on an individual and professional level, as well as in the role of being a researcher. Developing a critical approach in analysing work-related issues is crucial in order to enable one to see things from a different perspective; thus having the ability to analyse problems experienced in the workplace and deploying corrective measures.

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