

Total Employee Engagement and Product Development in Commercial Banks in Akwa Ibom State, Nigeria

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ABSTRACT

A descriptive survey was conducted to examine the relationship between employee engagement and product development in Commercial Banks in Akwa Ibom State. A sample of 261 was determined from a population of 750 using the Taro Yamane formula. Data were analyzed using descriptive statistics and correlation analysis. The results include that knowledge sharing, a safe work environment and job security are driving forces that improve and enhance product development in Commercial Banks, and organizations that poorly manage employee engagement risk poor product development and expose the organization's growth and development to avoidable business risks. It is concluded that total employee engagement is crucial to drive and improve product development of Commercial Banks in Akwa Ibom State. Therefore, it was recommended among others that management should identify and resolve factors that impede a safe work environment to enhance product development in the organization.

Keywords: *Engagement, Knowledge, Environment, Recognition, Product, Development.*

INTRODUCTION

The survival of corporate industries is dependent on maximizing profits from existing capabilities, while recognizing and adjusting to the fact that what may work

today may not necessarily work in the future. To make or maintain their companies' profitability, managers of companies must work hard to engage employees (Osborne and Hammoud, 2017). Business leaders know that having a high-performing workforce is essential for growth and survival. They recognize that a highly engaged workforce can increase innovation, productivity, product development and bottom-line performance while reducing costs related to hiring and retention in highly competitive markets. Miles (2022) opines that an engaged employee is typically one who is satisfied with one's work, and such a person is motivated to get the task done to a high and satisfactory standard while supporting the company goals. Bersin (2014) refers to employee engagement as a human resources concept which explains the degree to which employees feel enthusiastic and dedicated towards their jobs. When engaged, employees care seriously about the organization's performance and believe it will always do better with commitment and dedication. When employees are engaged, they do not just care about their remuneration but become involved for more than their take-home pay or compensation. They associate their well-being with their job performance which they see as responsible for the organization's viability.

Lalwani (2021) retains that employee engagement is workers' emotional investment in their workplaces. Workers bring passion, motivation and involvement to their duties. With these, they guide and shape their job task. Lalwani (2021) asserts various drivers of employee engagement to include positive work culture, access to productivity and time management tools, learning and development opportunities, effective leadership and succession planning, workplace wellness initiatives, rewards and recognition. This study focused on knowledge sharing, a safe work environment, and job security, and employee recognition as drivers of total employee engagement. Ryan (2021) maintains that organizations use platforms to ensure essential information is exchanged between staff members in knowledge sharing. It is the transfer of knowledge between individuals, groups and institutions. Knowledge sharing improves productivity, and it can be a tool for establishing a strong and beneficial corporate culture while improving the workers' morale.

Stringer (2020) pointed out that knowledge sharing helps to collaborate and build collective knowledge, discover better ways of doing things, build a community and learning culture, and help to connect remote employees to knowledge. A safe work environment is another driver of total employee engagement, which was examined in this study. Ryan (2021) stated that the work environment is safe when workers feel relaxed, protected, and at ease, regarding both emotional and physical

dimensions of safety. A safe work environment also emphasizes the well-being of the workers. Workers prefer working environments characterized by trust, effective communication, and encouragement for each other and peaceful co-existence to a work environment where hostility and security breaches become the order of the day. A safe work environment is triggered when a team or organizational members show gratitude for each other, discussions are transparently done, training is excellently done, and workers understand one another's work pattern. According to Erin (2022), to create and maintain a safe workplace, potential hazards must be eliminated; all employees must be adequately trained, employees must be provided with the appropriate tools, aids and messages, there must be a safety committee created to sustain safety and ensuring safety should not be made to be cumbersome.

Job security is another driver of total employee engagement examined in this study. Miles (2022) opines that job security is to know that the worker's job will not be suddenly or unexpectedly taken from the worker or having a strong feeling of security against layoffs. It makes the worker feel engaged. Guest (2021) opines that in job security, there is an assurance that workers' jobs are to be kept in the foreseeable future. Job security is therefore influenced by factors that range from economic factors and business conditions, legislation, and individual factors to labour organizations. Yuno (2021) reveals that once there is security in jobs, there exists a condition in which continued employment is not certain. Since job insecurity may negatively affect workers' emotional, mental and physical health, it becomes true that job security is necessary for total employee engagement.

Another driver of total employee engagement in this study is Employee recognition. Acknowledging employees for their efforts to stabilize and grow the organization is always important and is the core of employee recognition. Kinney (2022) stated that employee recognition is also known as social recognition and is the act of publicly acknowledging employees for who they are and what they do. Employee recognition makes the workplace feel more inclusive and human. It is one of the most crucial factors influencing workplace engagement, employee retention and productivity. Marc (2021) also asserted that an employee recognition program is a strategic option for increasing engagement, increasing the spirit of work in employees and reducing attrition related to talent retention. In recognizing employees, a bond is created between workers and the enterprise; hence, the workers and the enterprise feel honored and respected. The most potent way to recognize employees is by way of encouraging feedback.

In today's dynamic business environment, the critical factor which holds the key to an organization's market success is its ability to launch and develop new products and services in a faster and cost-efficient manner while facing the multiple challenges of increased complexity, dynamics of globalization, reduced cost and reduced cycle times. Ryan (2021) opines that product development is a series of steps, including the conceptualization, design, development and marketing of newly created or re-branded goods or services. This sequence of activities can also be viewed as a series of information-gathering and evaluation stages. As the new product evolves, management becomes increasingly more knowledgeable (or less uncertain) about it and can assess and reassess its initial decision to undertake development or launch.

This study is about banking products and services, which are intangible products. Orji et al (2017) pointed out that the success of any commercial organization is a function of its ability to meet its customers' product needs. The products of banks consist of those services the banks render to satisfy their consumer needs and want. It agrees that a product can be offered to the market to satisfy a want or need. Poor cross-functional collaboration and coordination between management and employees will lead to missed steps and excessive rework in product development. The ultimate result is a constant delay in time to market that can seriously impact an organization's profit margins. Therefore, this study on total employee engagement and product development in Commercial Banks in Akwa Ibom State investigates how the banking institutions use the drivers of total employee engagement to consistently develop desired products for the good of their customers and corporate sustainability.

Statement of the Problem

The rapid technological growth in recent years and the emergence of several issues, such as globalization, shifts in economic structures, and diverse needs and preferences of consumers or customers, increase the intensity of competition between companies and organizations. Changes in how banks do business are increasing, new technological processes are developing, new ideas are being created, innovation processes are being encouraged, and new technologies are being implemented. Hence, there is need for new ways of doing things and finding alternative ways to help institutions find different methods and instruments to help in enhancing product development. Commercial banks need to have a deeper understanding of how customers perceive value, re-look at how costs are managed to

reduce waste and find ways to engage employees successfully and achieve seamless product development.

However, it is disturbing that business organizations still relegate total employee engagement to the background, and this unfortunate attitude of such enterprises seems to have impeded product development efforts in the organizations for which commercial Banks are not exempted from this attitude. Researchers have attempted to investigate the link between total employee engagement and all-around business performance related to various performance indicators. However, the empirical studies accessed by the researchers in reputable journals did not show how various drivers of total employee engagement (knowledge sharing, safe work environment, job security and employee recognition) influenced product development in Commercial Banks in Akwa Ibom State. Blattner and Walter (2015) investigated employee engagement in Nigeria by examining the role of leaders and boundary variables. Mishra et al (2014) carried out an empirical study that investigated perceived high-performance work practices and employee engagement. Also, Butler et al (2014) investigated the "influence of engagement strategies on employee retention, while Ryan (2021) examined 'organizational culture and employee engagement in the banking industry. None of these studies have examined the link between the relationships this study investigates. In order to address this gap, this study examined total employee engagement and product development to contribute to knowledge and provide an understanding of these important employee engagement variables.

Objectives of the Study

The main objective of this study is to examine total employee engagement and product development in Commercial Banks in Akwa Ibom State, Nigeria. The specific objectives are to:

1. Examine the relationship between knowledge sharing and product development of Commercial Banks in Akwa Ibom State.
2. Determine the effect of the relationship between a safe work environment and product development of Commercial Banks in Akwa Ibom State.
3. Ascertain the correlation between job security and product development of Commercial Banks in Akwa Ibom State.
4. Evaluate the relationship between employee recognition and product development of Commercial Banks in Akwa Ibom State.

Research Hypotheses

- H₀₁:** There is no significant relationship between knowledge sharing and product development in Commercial Banks in Akwa Ibom State.
- H₀₂:** Safe work environment has no significant relationship with product development in Commercial Banks in Akwa Ibom State.
- H₀₃:** Job security has no significant correlation with product development in Commercial Banks in Akwa Ibom State.
- H₀₄:** Employee recognition has no significant relationship with product development in Commercial Banks in Akwa Ibom State.

Conceptual Review

Employee Engagement

Employee engagement is critical to any organization as the failing global economy has created a huge shift in the way business takes place. Employee engagement matters to both the employee as well as the organization. Employees can utilize contract agreement provisions to impede the attainment of the organizational goals and objectives. Management's capability to leverage employee engagement strategies is essential in an organization (Obialor et al. 2022). Establishing high levels of expectations and frequent performance reviews can increase employee participation and cooperation. The scarcity of resources has lead organizations to think more about reducing costs and increasing productivity and efficiency.

Reduced variation in processes can reduce cost over time as it relates to process Improvement, however, an organization must continue to incorporate processes that enhance employee engagement. McCuiston and DeLucenay (2010) noted short-term cost cutting processes are not uniformly successful. Employee engagement has emerged as one of the greatest challenges in today's workplace. With complexities and stringent regulations in many organizations, employee engagement will continue to challenge organizations in the future (Mishra et al, 2014). This aspect challenges management because engagement is a critical element in maintaining the organization's vitality, survival, and profitability (Blattner and Walter, 2015). Organizations that have highly engaged employees have greater profits than those that do not. Organizations with highly engaged employees experience increased customer satisfaction, profits, and employee productivity.

Knowledge Sharing

Ryan (2021) maintains that organizations put processes in place for knowledge sharing to ensure that essential information is exchanged between staff members. It is the transfer of knowledge between individuals, groups and instructions. With knowledge sharing, productivity could be improved, and it can be a tool for establishing a strong and beneficial corporate culture while improving the workers' morale. Stringer (2020) opines that knowledge sharing helps to collaborate and build cultural knowledge; it helps to discover better ways of doing things, and it helps to build a community and learning culture. It also helps to connect remote employees to knowledge.

Safe Work Environment

The safe work environment is another index of total employee engagement examined in this study. Guest (2021) opines that the work environment is safe when workers feel relaxed, protected and at ease regarding both emotional and physical dimensions of safety. It also emphasizes the well-being of the workers. Workers prefer a working environment characterized by trust, effective communication and encouragement for each other and peaceful co-existence to a work environment where hostility and security breaches exist. A safe work environment is triggered when a team or organizational members show gratitude for each other, discussions are transparently done, training is excellently done, and workers understand one another. Also, Erin (2022) maintains that to create and maintain a safe workplace, potential hazards must be eliminated, all employees must be adequately trained, employees must be provided with the appropriate tools, aids and messages, there must be a safety committee created to sustain safety, and ensuring safety should not be made to be cumbersome.

Job security

Job security is another driver of total employee engagement examined in this study. Miles (2022) opines that job security is to know that the worker's job will not be snatched from the worker. The employee is meant to believe that there should be nothing like firing. There is a strong feeling of security against layoffs. It makes the worker feel engaged. Guest (2021) opines that in job security, there is an assurance that workers' jobs are to be kept in the foreseeable future. Indeed, job security is also influenced by factors that range from economic factors and business conditions, legislation, and individual factors to labour organizations. Yuno (2021) reveals that

once there is insecurity of jobs, there exists a condition in which continued employment is not certain. Some job insecurity may negatively affect workers' emotional, mental, and physical health. Therefore, job security is necessary for total employee engagement.

Employee Recognition

Employee recognition is a great driver of total employee engagement x-rayed in this study. Acknowledging employees for their efforts to stabilize and grow the organization is always important. It is the core of employee recognition. Kinney (2022) stated that employee recognition is also known as social recognition and is the act of publicly acknowledging employees for who they are and what they do. Employee recognition makes the workplace feel more inclusive and human. It is one of the most crucial factors influencing workplace engagement, employee retention and productivity. It agrees with the views of Marc (2021), who asserts that an employee recognition programme is a strategic option or method of increasing engagement, increasing the spirit of work in employees, and reducing attrition related to talent retention. In recognizing employees, a bond is created between workers and the enterprise; hence, the workers and the enterprise feel honored and respected. The most potent way to recognize employees is by way of encouraging feedback (Obialor et al. 2022).

Product Development

Ryan (2021) opines that product development is a series of steps, including the conceptualization, design, development and marketing of newly created or re-branded goods or services. This study is about products and services which are intangible. Orji et al (2017) opine that the success of any commercial organization is a function of its ability to meet its customers' product needs. The products of banks consist of those services the banks render to satisfy their consumer needs and want. It agrees with the fact that a product is anything that can be offered to the market for the satisfaction of a want or need. As banks are becoming more customer-centric, they are to take an innovative approach towards banking to create more value for customers and themselves. Banks are constantly leveraging technology to provide simple, easy-to-use, convenient, and cost-effective products and services to customers and improve the productivity of their employees. Examples are mobile banking applications, new methods for client verification and digital payment products.

Theoretical Review

Self-Determination Theory (SDT)

The theory of work engagement, SDT, was formally introduced in the mid-1980s by Deci and Ryan (1985) to examine employee motivational factors. Deci and Ryan developed the SDT, which has been used in professional and academic research that relate to employee engagement. SDT relates to natural or intrinsic tendencies to behave in healthy and effective ways. Employee engagement and human behaviors have a connection to the SDT and the essence of work engagement (Deci and Ryan, 1985). An employee's level of engagement derives from his or her being able to control personal behaviors and goals. Disengagement and personal engagement are related to the SDT in that an employee's behavioral state is a key driver of motivation to demonstrating behavior at the professional and personal levels. The engagement level of employees affects the productivity of an organization. The motivation level of an employee is related to job satisfaction. The emotional state of an employee also relates to motivation (Deci and Ryan, 1985). When employees begin to withdraw, and hide their identities, ideas, and feelings, they become disengaged and defensive, resulting in an adverse effect on work performance (Deci and Ryan, 1985). Employee engagement strategies implemented by business leaders result in higher levels of employee engagement, customer satisfaction, productivity, and profit lower levels of employee accidents and turnovers. Business leaders adopt the concept of SDT to enable employees to hold positive attitudes toward their organization (Mowbray et al, 2014).

Expectancy Theory (Victor Vroom 1964)

The expectancy theory explains that one's motivation is influenced or affected by future expectations. The theory holds that individuals' motivation is affected by how much they value any reward associated with an action (valence), how they must believe that by putting effort into something, it will be able to generate good results (expectancy), and how they believe that generating good results will result in a reward (instrumentality). Udagwu (2022) opines that the expectancy theory states that 'intensity of work effort depends on the perception that an individual's effort will result in the desired outcome'. People work harder when they believe increasing their efforts will improve their performance and lead to rewards. Expectancy theory was anchored on this study because when employees practice knowledge-sharing; work in a safe work environment; work with job

security; and are recognized in the workplace, they are expected to think innovatively and work effectively and efficiently in enhancing product development.

Bersin (2014) investigated the influence of engagement strategies on employee retention in Nigeria. The study assessed three engagement strategies, meritocracy, employer branding and succession planning on employee retention. It was discovered that the meritocracy strategy was the most ranked factor influencing employee retention. Also, employer branding and succession planning engagement strategies significantly influenced employee retention.

Miles (2020) wrote on the significance of employee engagement and individual well-being on organizational performance in Nigeria. The study determined if employee engagement could influence efficiency, effectiveness, and overall organizational performance. It was found that employee engagement influenced efficiency and effectiveness, influencing overall organizational performance.

METHOD

The study adopts the survey research design. The questionnaire is the major instrument for data collection. The population of the study consists of all the staff of commercial banks in Akwa Ibom State. The banks sampled are Zenith Bank (170); First Bank (190); Union Bank (160); UBA (150) and Guarantee Trust Bank (80). The total population of the study is 750. Taro Yamane's formula was adopted to obtain a sample size of 261.

Table 3.2: Commercial Banks in Akwa Ibom State

Commercial Banks in Akwa Ibom State	Questionnaire administered	Questionnaire Returned
Zenith Bank	170	59
First Bank	180	63
Union Bank	160	56
UBA	150	52
GTB	90	31
Total	750	261

A reliability ratio of 0.82 (82%) was obtained. Data analysis involved descriptive statistics of mean, percentages and standard deviation. The correlation analytical technique was used to test hypotheses. The computations were aided by Statistical Package for Social Sciences (SPSS) version 23. The formula for correlation is:

$$r = \frac{n \sum xy - \sum x \sum y}{\sqrt{[n \sum x^2 - (\sum x)^2] [n \sum y^2 - (\sum y)^2]}}$$

The decision rule: The rejection of the null hypothesis was based on the P-Value, as the null hypothesis is rejected if the P-value < 0.05.

Out of the 261 questionnaire copies distributed to the respondents, only 241 copies were properly filled and returned, indicating 92.3% return.

RESULTS AND DISCUSSION

Table 1: Respondents' responses on the relationship between knowledge sharing and product development of Commercial Banks in Akwa Ibom State

S/N	Item	SA	A	UN	D	SD	N	Mean	Std. Dev.
1	Knowledge sharing is a key employee engagement strategy that enhances product development.	130	60	22	17	12	241	4.15	0.761
2	Management encourages employees to embrace knowledge sharing for continuous quality product development.	100	70	30	23	18	241	3.88	0.923

Field Survey (2024)

Table 1 presents data from responses by the respondents under study. The result revealed a strong agreement by the respondents on their opinion on the relationship between knowledge sharing and product development in commercial Banks in Akwa Ibom State. The results further shows that the respondents agreed to the facts that knowledge sharing is a key employee engagement strategy that enhances product development. Hence, management should try its best to encourage employees to embrace knowledge sharing for continuous quality product development.

Table 2: Respondents' responses on the effect of the relationship between a safe work environment and product development in Commercial Banks in Akwa Ibom State

S/N	Item	SA	A	UN	D	SD	N	Mean	Std. Dev.
3	Management makes the work environment very safe and conducive for product development	104	63	39	24	11	241	3.93	0.791
4	Some workers do not appreciate the degree of safety in their work environment.	122	69	28	20	2	241	4.20	0.811

Field Survey (2024)

Table 2 above presents respondents' responses on the relationship between a safe work environment and product development in Commercial Banks in Akwa Ibom State. The results show that the majority of the respondents affirmed the statements. There is a high-level agreement among the respondents on the opinion that management makes the work environment very safe and conducive for product development. The result accounted for a mean of 3.93 and a standard deviation of 0.791 which indicated that most respondents agreed with the item statement that some workers are yet to appreciate the degree of safety in their work environment.

Table 3: Respondents' responses on the relationship between job security and product development of Commercial Banks in Akwa Ibom State

S/N	Item	SA	A	UN	D	SD	N	Mean	Std. Dev.
5	The job security of employees has remained a major factor that triggers quality product development in the organization.	136	56	23	15	11	241	4.21	0.843
6	Sometimes, some workers feel that any job in the private sector lacks security.	146	52	28	10	5	241	4.34	0.772

Field Survey (2024)

Table 3 above presents data from responses by the respondents under study. The result also disclosed a good agreement by the respondents on their opinion on the relationship between job security and product development in commercial Banks with a mean of 4.21 and Std. Dev. of 0.843. The results further show that the respondents agreed with the facts that: the job security of employees has remained a major factor that triggers quality product development in the organization.

Table 4: Respondents' Responses on employee recognition and product development in Commercial Banks

S/N	Item	SA	A	UN	D	SD	N	Mean	Std. Dev.
7	Management recognizes employees when appropriate, which aids product development in the organization.	131	52	41	12	5	241	4.21	0.933
8	Soon, management will do better in employee recognition to expand product development.	120	46	35	24	12	241	3.97	0.744

Field Survey (2024)

Table 4 above presents respondents' responses on the relationship between employee recognition and product development in Commercial Banks. The results show that the majority of the respondents affirmed the statements. There is a high-level agreement among the respondents on the opinion that management recognized employees when appropriate, which aids product development in the organization; as a result, it accounted for a mean of 4.21 and a standard deviation of 0.933. The result has indicated that most respondents agreed with the item statement that: soon, management will do better in employee recognition to expand product development.

Testing of Hypotheses

Table 5: Correlation analysis between knowledge sharing and product development in Commercial Banks

Item	Mean	Standard Deviation	Correlation Coefficient	P-value
Knowledge sharing	4.15	0.761	0.805	0.001
Product development	3.88	0.923		

SPSS Correlation Analysis Output (2024).

Table 5 presents the correlation analysis between knowledge sharing and product development in Commercial Banks. The result shows a p-value of 0.001 and a correlation coefficient of 0.805. The result shows a rejection of the null hypothesis. Therefore, the correlation coefficient between knowledge sharing and product development in commercial Banks is statistically significant, thus conclude that there is a significant positive relationship between knowledge sharing and product development in Commercial Banks in Akwa Ibom State. Knowledge sharing helps



to collaborate and build cultural knowledge, discover better ways of doing things, build a community and learning culture, and connect remote employees to knowledge. The correlation coefficient between knowledge sharing and product development in commercial banks is statistically significant, thus there is a significant positive relationship between knowledge sharing and product development in commercial banks in Akwa Ibom State.

Table 6: Correlation analysis between safe work environment and product development

Item	Mean	Standard Deviation	Correlation Coefficient	P-value
Safe work environment	3.93	0.791	0.818	0.001
Product development	4.20	0.811		

SPSS Correlation Analysis Output (2024).

The table 6 presents the correlation analysis between a safe work environment and product development. The result shows a p-value of 0.001 and a correlation coefficient of 0.818. The result rejects the null hypothesis and accepts the alternative, which states that safe work environment has a significant relationship with product development of Commercial Banks in Akwa Ibom State. Environment is safe when workers feel relaxed, protected, and at ease, regarding both emotional and physical dimensions of safety. It concludes that safe work environment has a significant positive relationship with product development of commercial banks in Akwa Ibom State.

Table 7: Correlation analysis between job security and product development in Commercial Banks

Item	Mean	Standard Deviation	Correlation Coefficient	P-value
Job security	4.21	0.843	0.794	0.001
Product development	4.34	0.772		

SPSS Correlation Analysis Output (2024).

Table 7 presents the correlation analysis between job security and product development in Commercial Banks. The result shows a p-value of 0.001 and a correlation coefficient of 0.899. Therefore, the null hypothesis is rejected. Hence, job security has a significant positive correlation with product development of Commercial Banks in Akwa Ibom State. Job security is necessary for total employee engagement. Job security is influenced by economic factors and business conditions, legislation, and individual factors to labour organizations. Since job insecurity may negatively affect workers' emotional, mental and physical health, it becomes true that job security is necessary for total employee engagement. It concludes that Job security has a significant positive correlation with product development of Commercial Banks in Akwa Ibom State.

Table 8: Correlation analysis between employee recognition and product development in Commercial Banks

Item	Mean	Standard Deviation	Correlation Coefficient	P-value
Employee recognition	4.21	0.933	0.866	0.001
Product development	3.97	0.744		

SPSS Correlation Analysis Output (2024).

Table 8 presents the correlation between employee recognition and product development. The result shows a p-value of 0.001 and a correlation coefficient of 0.938. The result rejects the null hypothesis and accepts the alternative that employee recognition has a significant positive relationship with product development in Commercial Banks in Akwa Ibom State. Therefore, the correlation coefficient between employee recognition and product development is statistically significant which means a positive and strong relationship exists between employee recognition and product development in commercial banks in Akwa Ibom State. In recognizing employees, a bond is created between workers and the enterprise, hence, the workers and the enterprise feel honored and respected. It concludes that employee recognition has a significant positive relationship with product development in Commercial Banks in Akwa Ibom State.

CONCLUSION AND RECOMMENDATIONS

The researcher concludes that total employee engagement drives product development in Commercial Banks in Akwa Ibom State. Total employee engagement indicators like knowledge sharing, safe work environment, and job security and employee recognition are great determinants of product development in Commercial Banks in Akwa Ibom State. The study submits that organizations that do not prioritize total employee engagement risk poor product development and expose their enterprises to avoidable corporate collapse.

Based on the findings, the researcher made the following recommendations:

- i. Management should always ensure that knowledge sharing is adopted to improve the organization's product development rate continuously.
- ii. Management should identify and resolve factors that impede a safe work environment to enhance product development in the organization. This action will help for higher product development in the organization.
- iii. Management should help guarantee employee job security by motivating, training and developing their skills to prevent high employee turnover and for enhanced product development.
- iv. Management should always use the method of employee recognition to boost employee engagement for improvement in product development.

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