ANTECEDENTS AND CONSEQUENCES OF PRESENTEEISM: A STUDY ON BANKING SECTOR OF PAKISTAN

By

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ABSTRACT

Presenteeism, somewhat linked to absenteeism, is an under-researched area. When an employee shows up at work with some physical or psychological health issue, he is considered displaying presenteeism behavior. This area of organizational psychology of managerial interest in many organizations because of its relationship with productivity loss. And for obvious reasons, around the world presenteeism has been tested largely on healthcare professionals where the nature of work is such that doctors or nurses must see their patients irrespective of their own health conditions.

The present study aims at a) exploring the determinants of presenteeism and b) evaluating the impact of presenteeism, by using the Stanford Presenteeism Scale, on employee productivity in the banking sector of Pakistan. In addition, the phenomenon is studied with respect to employees' socio-economic and demographic variables. This study also uses gender as a moderator between organizational attendance pressure norms and presenteeism, and job security and presenteeism.

The determinants of presenteeism are divided into three categories:

1) Organizational context factors, namely, organizational attendance pressure norms, supervisor support, and organizational climate;

2) Employee personal factors, namely, job security, employee over commitment, employee work engagement, financial bonus, and employee overall health; and

3) Socio-economic and demographic factors, namely, gender, age, marital status, and department of the employee.

Head office/regional offices, main branches, and corporate offices of top ten banks of Pakistan operating in Lahore region were selected as samples using purposive sampling technique. Total responses gathered were 411 out of which 313 were usable responses. Statistical analysis technique used in this study is structural equation modeling (SEM). The major findings of this study are:

a) Supervisor support, employees' health, and gender are positively related to presenteeism;

b) Job security is negatively related to presenteeism;
c) Organizational attendance pressure norms, organizational climate, employee over commitment, employee work engagement, financial bonus, age, marital status, and department of the employee are not statistically significant factors impacting presenteeism;
d) Presenteeism affects the employee productivity negatively;
e) Gender moderates the relationship between job security and presenteeism where males are more concerned with their job security than females while observing presenteeism.

Dedicated to my Beloved Mother-in-law

Thank you for everything.

DECLARATION

I declare that the ideas, results, analysis, and conclusions reported in this thesis are entirely my own efforts, except where otherwise acknowledged. I also declare that this work is original and has not been previously submitted for any degree award.

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CHAPTER I

INTRODUCTION

"80% of success in life can be attributed to simply showing up." (Woody Allen)

Employee attendance is an important element of most of the organization. Employee motivation to show up at work can be one of the important factors of actual attendance, with the assumption that the employee is able to show up (Herman, 1973). A healthy and productive workforce is an important factor that makes an organization successful. Considering the utmost importance of healthy workforce, all the organizations want to see their employees in good physical shape and condition so that they become as productive as possible. An employee who is fit for work has the physical, psychological and emotional competences to perform important job functions (Maslach et al., 2001).

Absenteeism

Absenteeism, as a traditional topic related to loss of productivity, has a longer history of being researched in the discipline of organizational psychology than presenteeism. Over the last five decades, a large number of papers have been published in this domain and have made an effort to comprehend not only the causes, but also the effects of such behavior on the employees and organizations (Rhodes and Steers, 1990). Among the relevant studies of absenteeism, the most widely accepted definition is "a lack of physical presence at a behavior setting when and where one is expected to be" (Harrison and Price, 2003).

Numerous studies have successfully identified different factors that affect the absenteeism behavior. Covner as early as in 1950 identified that absenteeism behavior occurs because of either management-centric reasons (nature of the supervisor, number of people in the department, nature of job) or worker-centric reasons (health condition, conveyance problems). When an employee is absent due to health issues, it is known as sickness absenteeism. More precisely, literature has given prominence to low job satisfaction and low organizational commitment as the most important factors causing absenteeism (Punnet et al., 2007).

Presenteeism

Absenteeism is interlinked with a more recent phenomenon known as "presenteeism". Presenteeism is a less researched area as compared to absenteeism (Prater & Smith, 2011). Total studies done on "sickness presenteeism" are less than one percent of the number done on "absenteeism" (Dew et al., 2005). However, while presenteeism is quite a new area to study, it is not a new phenomenon. In the past, mostly researchers have focused on direct and indirect costs associated with health-related absenteeism. After the emergence of the term "presenteeism", some researchers studying this phenomenon have argued that productivity losses caused by presenteeism may be significantly higher than the loss caused by absenteeism (Schultz & Edington, 2007).

Compared to absenteeism, presenteeism is difficult to measure. Absenteeism can be measured by the days and time duration of workers absent from work. However, the impact of presenteeism on organizational productivity is difficult to quantify. Many measurement tools used in the literature for assessing presenteeism are not specially created for measuring presenteeism (Cetin, 2016).

According to Chatterji and Tilley (2002), the absence/presence behavior has a relationship with the health of the employee. It is better for an organization to differentiate between following behaviors:

- When an employee is *present* at work, he is expected to perform all the tasks he is required to complete in a day as part of his/her job.
- When an employee is showing *presenteeism* at work, it means he is present at the work place but is unable to do the required task, might be due to being sick.
- When an employee is *absent* from workplace, it means he is not physically present in the organization, might be, due to being sick or any urgent piece of work.
- When an employee is performing *absenteeism* behavior, this actually means that he is on leave not necessarily because of his/her health but might be due to other reasons for example; due to unpleasant work environment.

Presenteeism can be thought of almost as the other side, or inverse, of sickness absenteeism. It, specifically, revolves around "showing up for work when one is ill" (Johns, 2012). In clearer words, employees do come for usual work but are not physically or psychologically

healthy to perform the tasks. By just looking at this definition, one can assume presenteeism is something negative that is damaging the performance and productivity of an employee and subsequently of the organization. However, with unresolved problems regarding the definition and measurement of presenteeism, the impact of presenteeism on productivity might be exaggerated (Johns, 2012).

Cost of Presenteeism Behavior

Both absenteeism and presenteeism are considered as factors leading to productivity loss. In the past, many papers have assumed that absenteeism has a negative effect on performance and work productivity. More recently, it has been argued that loss of organizational productivity caused by any health condition occurs even if the employees go to the work while being sick. Moreover, presenteeism at the workplace now is more prevalent than absenteeism (Hemp, 2004).

One of the main reasons behind the growing interest in presenteeism might be the idea that an ill employee on work is worse than an absent one. There are many studies suggesting that presenteeism is costlier than absenteeism in many ways (Stewart et al. 2003; Hemp, 2004; Goetzel et al., 2004; Collins et al., 2005; Schultz et al., 2009).

It is not necessary that employees indulge in presenteeism just because of their health. Personal financial problems, occupational stress and perceived workplace stresses can be significantly associated with employees' decision of showing up at work when they are not feeling like to go to work (Ashby & Mahdon, 2010).

What Has Been Done

The majority of the research on presenteeism has been done in the field of health (Hemp, 2004). Presenteeism is usually found to be very common in professionals (for example doctors and nurses) whose dedication and duty of serving others is considered to be more important than their own desires (Perkin et al., 2003; Crout et al., 2005). A lot of research has been done on presenteeism in the field of occupational medicine but recently, executives and organizations have started taking interest in it (Hemp 2004). Organizations had this belief that an ill employee at work is more useful than an absent one. Recently, the presence of an employee at work when he/she is sick has shown drastic negative impact on performance and productivity of the employee and eventually the organization's.

Presenteeism in Pakistan

In Pakistan, there is just one research study done on presenteeism where the researcher has attempted to evaluate the effect of three leadership styles (i.e. transactional leadership style, transformational leadership style, and laissez faire) on presenteeism among the health professionals (Bokhari et al., 2017). Results showed that presenteeism was not related to any leadership styles among the health professionals.

The present study aims at exploring the determinants of presenteeism and checking the impact of presenteeism by using the Stanford Presenteeism Scale (SPS-6)) on the employee productivity. In addition, the phenomenon is studied with respect to employees' demographic variables. This thesis also uses gender as moderator between organizational attendance pressure norms and presenteeism, and job security and presenteeism.

Statement of the Problem

This study aims at exploring the antecedents of presenteeism and the effect of presenteeism on employee productivity in return in the banking sector of Pakistan. Determinants under study are divided into three categories:

1. Organizational context factors: Organizational attendance pressure norms. Supervisor support. Organizational climate.
2. Employee personal factors: Job security, Employee over commitment. Employee work engagement. Financial bonus. Employee health.
3. A selected set of employee demographic and socio-economic factors.

The study also aims at studying the moderating impact of gender between organizational attendance pressure norms and presenteeism, and job security and presenteeism to gauge the altering strength of causal relationship between dependent and independent variables.

Managerial Significance of the Research

It is anticipated that the current research is going to be useful for organizations at large and specifically managers and administrative personnel who, after understanding the factors associated with the employee presenteeism, can examine the existence of the presenteeism behavior and take it as seriously as organizations in many other countries are taking it.

This study is expected to be useful also for the employees who understand the short-term and long-term consequences of indulging in presenteeism behavior and can make better decisions depending upon the attendance policies of the organizations they are working for.

Managers can also help the employees deal with this behavior so that employees' performance and productivity can be enhanced. Of course, it is important for the organizations to recognize the existence of the phenomenon known as presenteeism for well-being of their employees and creation of healthy work environment.

One very important reason to study presenteeism in Pakistan is to explain its importance in organizational psychology. Employees who work in service industry (e.g. in education, health) are more involved in presenteeism behavior (McKewitt et al., 1997; Aronsson et al., 2000). There is a need to measure this phenomenon in organizations. Banking sector in Pakistan is assumed one of the most vulnerable sectors that can be the victim of Presenteeism behavior.

A vast literature on absenteeism shows the negative impact of absenteeism on employee performance and work productivity. The health-related loss of organizational productivity can be discovered even if the worker is present at work being sick. Moreover, now, presenteeism in the workplace is more prevalent than absenteeism (Hemp, 2004). Also, presenteeism hits the employers twice as opposed to absenteeism: Once with the lower productivity when the employee is present at work being sick and later in the longer run, if they lose the worker due to chronic health condition. The evidence of loss of productivity due to employee indulgence in presenteeism behavior clearly demonstrations the importance of avoiding presenteeism behavior in organizations.

According to Stare and Mlakar (2013), health of an employee and his capacity to perform a work task is a very crucial factor for which not only the employee but the employer is equally responsible. Only a healthy workforce can be fully efficient and effective (productive). By understanding the causes of presenteeism, the employers can make strategies to reduce presenteeism behavior.

Summarizing, the outcomes of this research, it is hoped, will help

1) human resource managers in implementing appropriate attendance policies, specifically when an employee shows up at work being sick, by going in-depth of the reasons due to which he indulged in such behavior;

2) managers in providing support to employees showing up at work being sick by suggesting and implementing employee welfare programs;

3) employees at any point in time in their career to identify the factors that cause presenteeism and deal with the behavior in the best interest of their career and personal life; and

4) employers in making strategies to reduce presenteeism behavior after carefully analyzing the presenteeism causes.

Reduction, if not eradication, of presenteeism behavior can help in employee welfare and satisfaction, which will improve their quality and quantity of work.

Objectives of the Study

The core objective of this research is to examine the causes of presenteeism and its impact on the employee productivity in organizational setting. The broader objectives are:

1. To identify the organizational causes of presenteeism as organizational attendance pressure norms, supervisor support, and organizational climate.
2. To identify the employee personal factors causing presenteeism as job security, employee over commitment, employee work engagement, financial bonus, and overall health.
3. To study the impact of employee demographic and socio-economic factors on presenteeism behavior.
4. To gauge the nature of the impact of presenteeism on employee productivity.
5. To test the moderating effects of gender between organizational attendance pressure norms and presenteeism, and job security and presenteeism.

Scope of the Study

Following are the proposed relationships in this study:

Relationship between Presenteeism and Organizational context factors

1. The nature of relationship between organizational attendance pressure norms and presenteeism.
2. The nature of relationship between supervisor support and presenteeism.
3. The nature of relationship between organizational climate and presenteeism.

Relationship between Presenteeism and Employee personal factors

4. The nature of relationship between job security and presenteeism.
5. The nature of relationship between employee over commitment and presenteeism.
6. The nature of relationship between employee work engagement and presenteeism.
7. The nature of relationship between financial bonus and presenteeism.
8. The nature of relationship between employee overall health and presenteeism.

Relationship between Presenteeism, and Employee Demographic and Socio-Economic Variables

9. The nature of relationship between presenteeism and employee socio-economic and demographic variables such as gender, age, marital status, education, income, years of experience, working hours, and employee department/division.

Relationship between Presenteeism and Employee productivity

10. The nature of relationship between presenteeism and employee productivity.

Moderation of gender between the determinants of presenteeism and presenteeism

11. Gender moderates the relationship between organizational attendance pressure norms and presenteeism.
12. Gender moderates the relationship between job security and presenteeism.

Limitations of the Study

1. Many organizational context and employee personal factors are eliminated from the original framework presented by Johns (2010). The purpose of choosing or dropping some variables is because the researcher views the selected variables relatively more significant in banking sector of Pakistan.
2. The study is only limited to top ten banks' main branches in the cities of Lahore in Pakistan (based on number of branches).
3. Self-evaluated instruments are used to measure the constructs used in this study. It might cause common method variance bias.
4. The study population consisted of the bankers holding managerial positions, and the researcher is unaware about the degree of the validity of results for bankers not holding the managerial positions.
5. Though the search was done extensively, it is restricted to the literature available to the researcher and to English publications only.
6. Presenteeism is a developing phenomenon in organizational psychology and thus hard to measure. One major limitation regarding the practicality of this research is the uncertainty of measuring this terminology. Out of many instruments available, the researcher has selected the instrument that is widely used and is handily available.
7. The research is limited to the opinion of bankers and their feelings connected to their work and organizations.
8. The study is attitudinal in nature because an employee at the time of filling the questionnaire might not be in the favorable state for filling a questionnaire.
9. Finally, the study is cross-sectional in nature, and although the associations are carefully proposed, only a longitudinal design can additionally study in-depth dynamic relationships between presenteeism and its determinants and consequences.

Assumptions of the Study

1. Respondents will be familiar with the variables that are part of this study.
2. Respondents will provide the honest response and to the best of their knowledge.

Definition of Major Terms

Presenteeism

"Phenomenon of people, despite complaints and ill health that should prompt rest and absence from work, still turning up at their jobs" (Aronsson & Gustafsson, 2005).

Organizational Attendance Pressure Norms

Organizational attendance pressure norms (OAPN) refer to as "organizational norm variables that pressurize workers into attending their job despite their health condition" (Saksvik, 1996; Hammer et al., 2004).

Supervisor Support

Supervisor support refers to "the extent to which employees experience support and understanding from their immediate supervisor" (Eisenberger et al., 2002).

Organizational Climate

"Organizational climate represents the descriptions of the things that happen to employees in an organization" (Schhneider, 2000). Usually it is behaviorally oriented. For this study, it is characterized by job involvement, employee welfare, and pressure to produce where;

1. Job involvement refers to "situation when employees have considerable influence over decision-making" (Hollander & Offerman, 1990; Heller, 1998)
2. Employee welfare is "the extent to which the organization values and cares for employees" (Guest, 1998).
3. Pressure to produce is "the extent of pressure for employees to meet targets" (Taira, 1996)

Job Security

"It is a psychological state, in which workers vary in their expectations of future job continuity within an organization" (Pearce, 1998).

Employee Over Commitment

"Over commitment is a set of attitudes, behaviors and emotions that reflect excessive endeavor coupled with a high need for approval and esteem" (Tsutsumi & Kawakami, 2004; Jonge et al., 2008). According to Effort-Reward Imbalance (ERI) theory, people who are overcommitted have a tendency to take more work and then work remarkably hard to meet the expectations (Siegrist, 1996), usually beyond what is required (Siegrist, et al., 2004).

Employee Work Engagement

It is referred to "positive work-related state of fulfillment that is characterized by vigor, dedication, and absorption" (Schaufeli et al., 2006).

1. Vigor is to "high levels of energy and mental resilience while working, the willingness to invest effort in one's work, and persistence even in the face of difficulties" (Schaufeli et al., 2006).
2. Dedication is to be "strongly involved in one's work and experiencing a sense of significance, enthusiasm, inspiration, pride, and challenge" (Schaufeli et al., 2006).
3. Absorption is to be "fully concentrated and happily engrossed in one's work, whereby time passes quickly and one has difficulties with detaching oneself from work" (Schaufeli et al., 2006).

Financial Bonus

Attendance bonus paid by organizations to workers who have perfect attendance in order to reduce absenteeism (Huver et al. 2012).

Productivity

"It is a performance measure encompassing both efficiency and effectiveness" (Bhatti et al., 2007). In present study, productivity is measured by

1. Quantity of work i.e. volume of work finished;

2. Quality of work i.e. doing error free job;
3. Employee concentration level i.e. employee being attentive and focused towards his/her work; and
4. Number of conflicts i.e. engagement in fights at workplace.

Organization of the Study

The organization of study is done in following way:

Chapter I incorporates introduction, the problem statement, significance of the study, objectives and scope of the study, limitations and delimitation of the study, the assumptions of the research, and definition of variables used in this study.

Chapter II talks about emergence of the phenomenon under study, presenteeism measurement, and the review of related research studies done on variables under study. The chapter also consists of literature on significance of presenteeism behavior with respect to different demographic variables and the productivity loss, followed by the hypotheses of the study.

Chapter III discusses the methodology in detail. It comprises of research design, methods, procedures, data collection, sampling strategy, instruments used, and the appropriate statistical techniques to test the hypotheses.

Chapter IV explains the results given by running the data on the software. Descriptive statistics of the data, confirmatory factor analysis (CFA), and path analysis are done to represent the results of testing each hypothesis.

Chapter V comprises discussion on findings relative to literature and conclusion of the present study.

Chapter VI presents the implications, contribution, and future research prospects.

CHAPTER II

REVIEW OF RELATED LITERATURE

Following themes appear after examination of the related literature available on the phenomenon of presenteeism in the organizational psychology. First, the importance of employee attendance has been debated in view of past studies because presenteeism and absenteeism are related to attendance or absence from work. Absenteeism is studied to distinguish presenteeism from absenteeism by better understanding of the phenomenon. Next, the definition of presenteeism is reproduced and elaborated with the help of themes drawn from the literature. Later, a discussion on the conceptual model of absenteeism and presenteeism presented by Johns (2010) is carried out as some of the variables in current study have been extracted from here for the purpose of this thesis. Lastly, the cause and effect variables are defined and in the light of the expected relationship they have with presenteeism, the hypotheses are listed. Table 2.2 summarizes the research done in the field of presenteeism.

Employee Attendance and Absence

Steer and Rhodes (1978) discussed employee attendance in depth by offering a framework about the attendance of an employee based on 104 empirical studies. In that model, they claimed that presence of an employee is directly related to (a) motivation to show up and (b) ability to show up at work. Motivation of showing up is related to the level of satisfaction of a person with the job position; and the ability to show up at work is driven by employees' personal characteristics. Smulders (1980) claimed that the variables, which are related to absence, are also related to attendance, but move in the opposite direction. However, importance is given to the phenomenon of attendance rather than the absence. As Latham and Pursell (1975) argued, "psychologists are interested in recording and understanding behavior . . . rather than the absence of behavior". They considered absenteeism as the absence of behavior. Even if the employee is sick and still consider his work satisfying, he will be more than willing to go to work (Smulders, 1980).

Absenteeism Behavior

"Absenteeism is an employee's failure to report to work as scheduled, such that he or she is not physically present when there is a social expectation for him or her to be there" (Johns, 2008). Absenteeism has been historically studied as an essential part of organizational psychology.

Numerous studies have studied the causes and effects of absenteeism (Rhodes and Steers, 1990) out of which productivity of an employee has been found affecting the organizations negatively. Studies done in the past have identified low job satisfaction and low organizational commitment as the main reasons causing absenteeism (Punnet et al., 2007).

Absenteeism behavior is of two types:

1. *Avoidable absenteeism behavior* that "occurs when an employee might take a personal day (off) for a variety of reasons but is not really ill" (Wegge et al., 2007). It is an absenteeism by choice.
2. *Unavoidable absenteeism behavior* "occurs when an individual is actually ill and uses sick leave" (Harrison & Martocchio, 1998).

Various studies have examined and tested different factors that cause the absenteeism behavior. The prevailing theoretical model of employee absenteeism is that of Steer and Rhodes (1978, 1984) where they have talked about age as an *involuntary factor* that increases the likelihood of absenteeism; and job satisfaction with employment situation and employee expectations are considered as *voluntary factors* affecting absenteeism. Other factors that promote absenteeism include (but are not limited to) group dynamics, job satisfaction, and flat job market (Dew et al., 2005; Johns, 2010). However, when an employee does not show up at work due to health conditions, it is known as sickness absenteeism that is part of unavoidable absenteeism behavior.

Even with the presence of rich literature available in the field of absenteeism, many organizations around the globe still find this phenomenon difficult to deal with. There are many theories that explain the absenteeism behavior in one or many ways, such as the Withdrawal model, and the Adjustment-to-Work model. Other models that are more sophisticated in nature, for example Nicholson Attendance Motivation model, Brooke and Price model of Absenteeism have also been proposed in order to measure significant factors causing absenteeism and their relationship with each other (Gosselin et al., 2013). According to these studies, the key absenteeism causes are (but not limited to) the socio-demographic variables, personality, work behavior, social background, and the decision process itself. Although most of the models have effectively explained absenteeism behavior, the models are not free from limitations. Therefore,

absenteeism still is a concern for human resource managers as well as researchers and thus requires further investigation with changing global organizational environments.

Presenteeism Behavior

Presenteeism is the antonym of sickness absenteeism where the employee, instead of taking a day off due to some sort of illness, shows up at work with that illness (Johns, 2010). Presenteeism is a less researched area as compared to absenteeism. Any discussion on "presenteeism" always begins with some points related to absenteeism because both of these terms either identify an employee as present or absent. For the organizations, only these two behaviors matter. All other workplace behaviors and attitudes are either the effects or consequences of these two. The term "presenteeism" is commonly used in the management research studies. Although many researchers have tried to explain this phenomenon, still there is no one particular definition of the term.

Historical Development of "Presenteeism" phenomenon

According to the Oxford English Dictionary Online, the term "presentee" was first used by Mark Twain in 1892 in his entertaining book *The American Claimant*.

The phenomenon of "presenteeism" emerged in the mid-1950s, when Uris (1955) talked about "building presenteeism". On the same line, Canfield and Soash (1955) talked about "working towards presenteeism rather than away from absenteeism". This sound like a positive attitude because presenteeism is about 'showing up' as compared to adverse conduct of not showing up.

In 1970, Dr. Smith described the word 'presenteeism' (Smith, 1970). He named it as "semantic somersault" which was considered as the opposite of absenteeism. For defining this phenomenon, he identified three inter-related parts of the concept in terms of absence and presence behavior: it refers to a) the state of showing your presence, b) is the reverse of being absent, and c) moves in opposite direction with the other (as the rate of one increases, the rate of other decreases).

Smith started to illustrate the cases of absence due to sickness or physical damages. He knew that 90 percent or more of these cases were non-work related. He suggested that to deal with it, "interviews and counseling with focus on presenteeism" is the solution and this should be done

through proper planning (Smith, 1970). Until this time, the term was noticeably used either as the opposite of absenteeism or just imply excellent attendance and remained the same until the 1980s.

More contemporary definitions of presenteeism started emerging and are still in the process of appearing in present era considering the dynamic workplace settings.

During the decade of 1980 and 1990, the white-collar workers were reported as staying at work beyond the regular required working hours just to impress the higher management and/or to avoid downsizing caused by major corporate mergers (Aronsson 1999). This introduced a newer definition of the phenomenon of presenteeism, a state where for employees it was about just showing up and thinking less about the work productivity.

Definition of Presenteeism

According to Whitehouse (2005), presenteeism is an inherently invisible workplace problem. This is due to the fact that employee is present at work but is not completely functional and productive. Considering depression as one of the drivers, presenteeism is either attending work when sick or working through illness (Sanderson et al., 2007). Yamashita & Arakida (2006) added this abridged definition in literature that "presenteeism is health-related productivity loss while the employee is present at work".

Many definitions of presenteeism have been proposed (See table 1, borrowed from Johns, 2010) by many European and American researchers but the best definition is recognized by Aronsson et al. (2000) who defined presenteeism as "the phenomenon of people, despite complaints and ill health that should prompt rest and absence from work, still turning up at their work".

Table 2.1: Definitions of Presenteeism

1. "Attending work, as opposed to being absent" (Smith, 1970)
2. "Exhibiting excellent attendance" (Canfield & Soash, 1955; Stolz, 1993)
3."Working elevated hours, thus putting in "face time", even when unfit" (Simpson, 1998; Worrall et al., 2000)
4. "Putting in excessive work hours as a perverse expression of commitment or a way of coping with nagging job insecurity" (Lowe, 2002)

5. “Being reluctant to work part time rather than full time” (Sheridan, 2004)
6. “Being unhealthy but exhibiting no sickness absenteeism” (Kivimaki et al., 2005)
7. “Going to work despite feeling unhealthy” (Aronsson et al., 2000; Dew et al., 2005)
8. “Going to work despite feeling unhealthy or experiencing other events that might normally compel absence (e.g. child care problems)” (Evans, 2004; Johansson & Lundberg, 2004)
9. “Reduced productivity at work due to health problems” (Turpin et al., 2004)
10. “Reduced productivity at work due to health problems or other events that distract one from full productivity (e.g. office politics)” (Hummer et al., 2002; Whitehouse, 2005)

Source: Adapted from Johns (2010) study

The table above clearly depicts the confusion amongst the definitions of presenteeism over time. In definitions 1 and 2 above, it is exposed as something good. Definitions 3, 4, 5 and 6 explain presenteeism as rather compulsive. Definitions 6, 7, and 8 show its relation of presence at work with being unhealthy. Finally, last two definitions show its relation with being less than fully productive.

Though many organizational scholars employ definition number 7 by Aronsson et al., 2000), the definition still does not clarify the real intentions behind presenteeism behavior. However, Johns & Nicholson (1982) claimed that one might come to work ill because of the love for the job, or feelings of moral obligations, or job uncertainty. Another version of the term presenteeism can be “malingering” i.e. pretend to “work” while e.g. surfing on the internet or paying home bills etc.

For the purpose of underlying research, I will be focusing on definitions 8 and 10 of table 2.1 because “other events” (other than health conditions) might have an impact on employees’ decision to show up at work. For example, when the employee thinks he is the only one who can perform his job and wants to avoid any inconvenience later, he will probably try to show up at work even if he is feeling unwell. As my model includes other organizational factors causing presenteeism, it has been decided to keep the options open to determine what causes presenteeism in banking sector of Pakistan, other than the health conditions.

Measuring Presenteeism

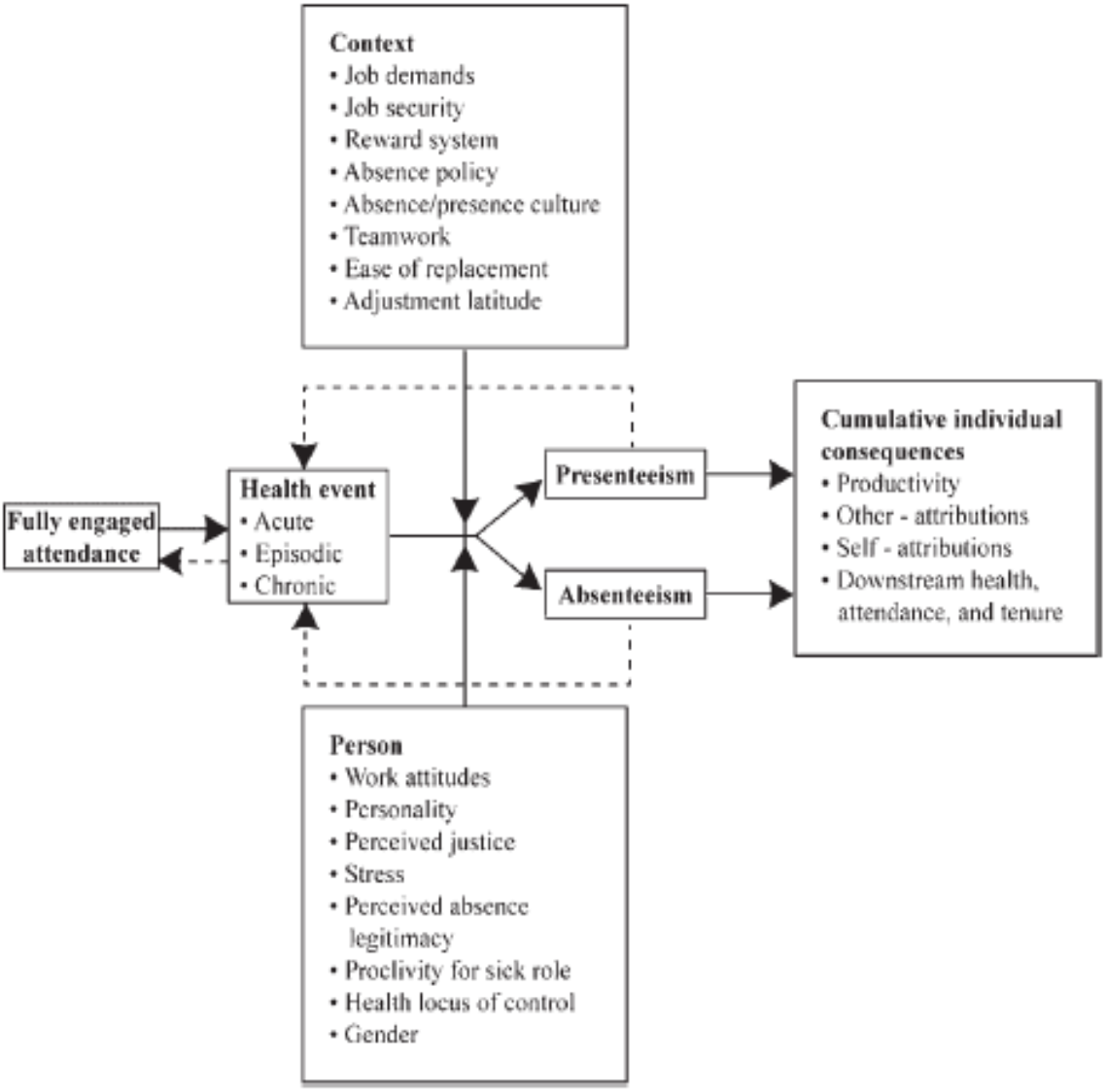
Absenteeism can be measured by number of days the employee did not show up at work but presenteeism is very subjective phenomenon and thus difficult to measure. Some of the instruments that are used by the researchers to gauge presenteeism are the Work Limitation Questionnaire (WLQ) (Lerner et al., 2001), the Stanford Presenteeism Scale (SPS) (Koopman et al., 2002), and the World Health Organization's (WHO) Health and Work Performance Questionnaire (HPQ) (Kessler et al., 2004). All of these scales provide different magnitude of presenteeism and that is why there is no one consensus on what instrument to use.

Turpin et al. (2004) established support for the reliability and validity of SPS instrument. Moreover, the Dow Chemical Company also used the Stanford Presenteeism Scale in 2002 (Collins et al., 2005). SPS is a shorter version of Stanford American Health Association Presenteeism Scale (SAHAPS). SPS instrument has been used to emphasis on intellectual, emotional, and behavioral commitment of employee at work and that is why it is concluded that "SPS had excellent psychometric characteristics, supporting the feasibility of its use in measuring health and productivity" (Koopman et al., 2002). For the purpose of this study, SPS has been used which is being measured by six items.

Conceptual Framework

In order to explore the probable reasons of presenteeism and absenteeism, and their relationship with employee productivity and other long-term consequences, Johns (2010) provided a conceptual model (figure 2.1) in which he differentiated the reasons of presenteeism into personal and contextual factors to present a thorough presenteeism and absenteeism dynamic model (Martinez & Ferreira, 2012).

Figure 2.1: A dynamic model of presenteeism and absenteeism (Johns, 2010)



The basic assumption of this model is that an employee is fully motivated to go to work. In addition, it assumes that the employee has a complete and total work engaged attendance. The

choice of observing presenteeism or absenteeism will be made when attendance is interjected by a ‘‘health event’’ that is any of the three types:

1. acute (e.g. flu, cough),
2. episodic (e.g. headaches, anxiety), or
3. chronic (e.g. diabetes, organ malfunctioning).

To some degree, the type of the health event will measure whether a person indulges in absenteeism behavior or presenteeism behavior. Thus, there are chances that some acute form of sickness might lead the employee to be absent from work and the early diagnosis of chronic illness might prompt the employee to be present at work. Organizational factors (contextual factors) play their role in less life-threatening situations. To better explain the role of contextual factors in observing absence or presence Nicholson (1977) explained, “A sore throat will stimulate absenteeism for a singer and presenteeism for a pianist”.

After providing the rationale of the health event, it is projected that work context factors (job security, reward system) and personal factors (gender, personality) further choose whether to opt for absenteeism or presenteeism behavior.

On the surface, absenteeism and presenteeism might be considered as distinct behaviors happening in such an order that the existence of one might affect the probability of the other happening (Hackett & Beci, 1996). Therefore, the dotted lines in figure 2.1 demonstrate the possible choice made by the employee of presenteeism and absenteeism behavior caused by some health condition and consequent attendance maintained. For instance, if an employee takes few days of absence, it might improve his/her health and he joins back fully productive and engaged. Contrary to this if, an employee observes presenteeism, it might worsen the health and thus provokes absenteeism.

For exploring consequences, it is easier to gauge the impact of absence on employee productivity but it is not that easy to measure for presenteeism.

Finally, the figure proposes that due to serious observance of either of the behaviors, the employee’s health status can be ruined, and the contextual and personal factors can be impacted negatively. Considering health conditions, continuing observance of presenteeism harms one’s health in the longer run, causing lowered productivity and higher absenteeism in the longer run.

Considering behavioral conditions, employees who have fear of losing their jobs and/or are demotivated; forcefully attend the work when ill, which results in lower productivity leading to absence, and eventually, quit the job because of worsening health conditions.

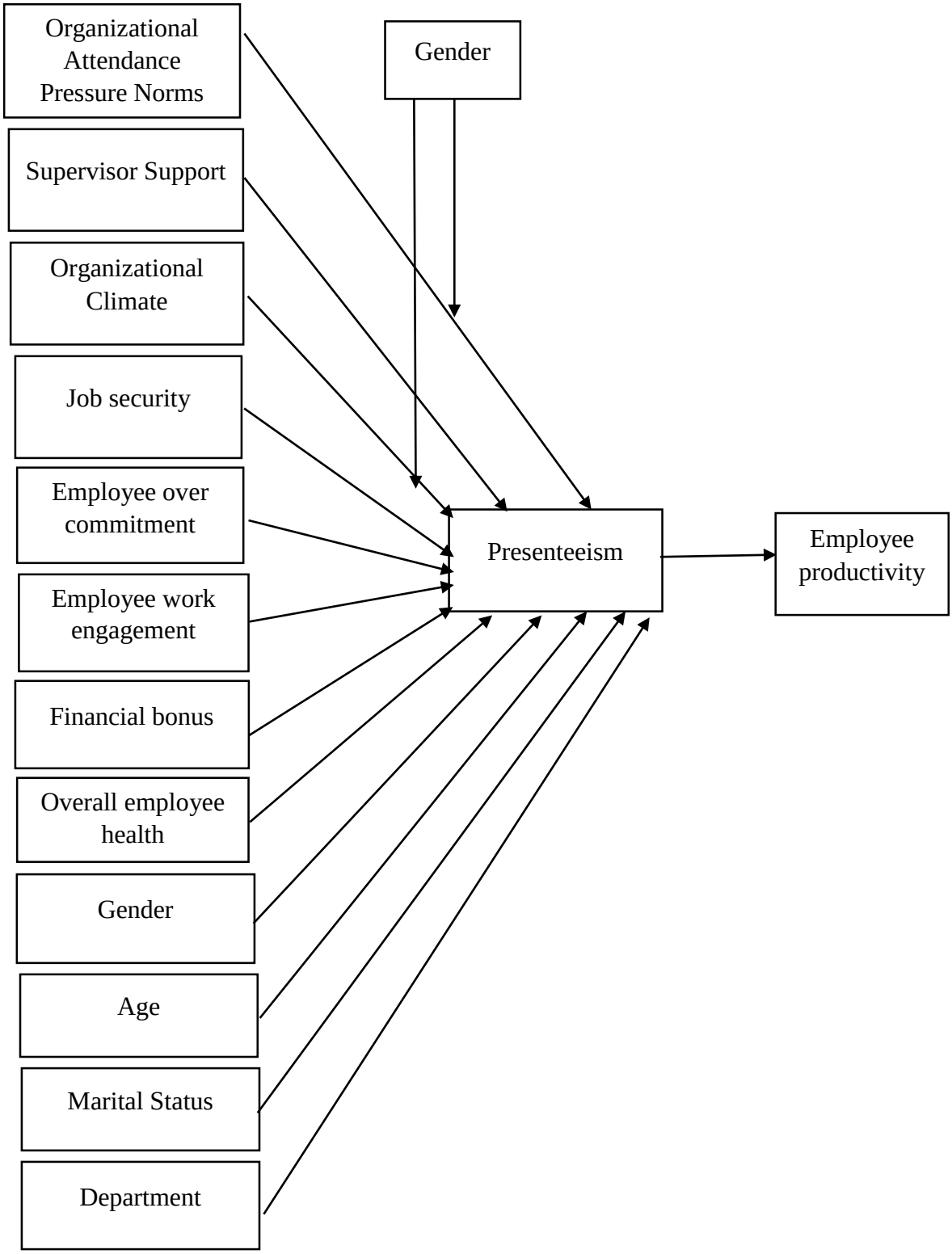
Present Study - Theoretical Framework

For the purpose of this thesis, most of the variables have been taken from Johns's model (2010). This study accommodates both organizational context factors (organizational attendance pressure norms, supervisor support, and organizational climate) and employee personal factors (job security, employee over commitment, employee work engagement, and financial bonus). Based on the information provided, the researcher aims to evaluate the choice of an employee to go to work being sick or not. In addition, the relationship of presenteeism and employee's productivity is checked.

A selected set of employee demographic and socio-economic factors is also tested for the variables' relationship with presenteeism. The study also explores the moderating impact of gender between organizational attendance pressure norms and presenteeism, and job security and presenteeism to measure the varying strength of causal relationship between dependent and independent variables.

The current study focusses on organizational context factors, employee personal factors, employee demographic factors, and socio-economic factors, then their relationship is tested with presenteeism, and then presenteeism relationship is tested with employee productivity. The theoretical framework of the current study is presented below in figure 2.2

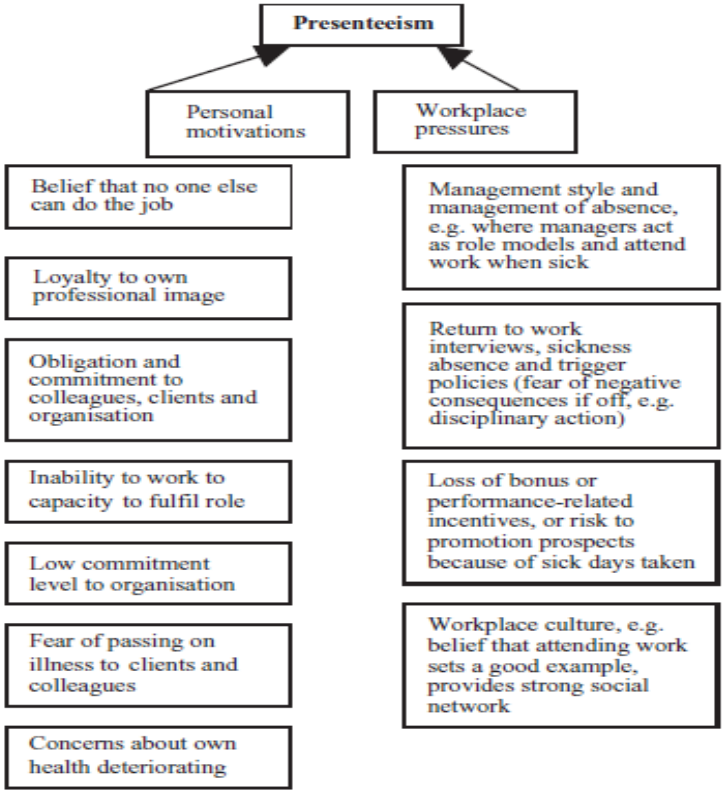
Figure 2.2: Theoretical framework



Determinants of Presenteeism

The determinants of presenteeism can be grouped into a) Organizational context factors and b) Employee personal factors (Johns, 2010). Baker-McClearn et al. (2010) summarized these factors as in Figure 2.3.

Figure 2.3: Summary of variables influencing presenteeism



Many organizations have some cultural influencers in form of norms, culture, and work ethics that may play a vital role in deciding whether take/not take a day off when sick. Pressures of work for example, substitution of an employee who is going to do your work in your absence, the employee's commitment to his job, work cannot be delegated, and work-holism are some of the reasons that are quoted by different employees (McKevitt et al., 1997). All these work pressures can be due to organizational structure or downsizing factor (Aronsson & Gustafsson, 2005).

Johns (2010) proposed that the employee would try to observe presenteeism,

- when an employee is insecure about his job

- when there is strict attendance policy at the workplace or in the employee's department
- when the team or the group do not cooperate with the employee
- when the employee has such nature of the job that the clients are dependent on him/her and
- when the organization promotes a positive attendance culture.

Organizational Context Factors

Although many organizations think that presenteeism is an acceptable employee behavior because of lesser absenteeism costs, it is essential for employers to foresee the long-term costs connected to it in the shape of employee well-being and employee productivity (Demerouti et al., 2009).

Though health does play an important role in determining absence or presence behavior (Johns, 2010), some organizational factors such as organizational attendance pressure norms, supervisor support, and organizational climate motivate employees to show up at work being ill.

1) Organizational Attendance Pressure Norms

In social sciences, norms are the expectations that guide certain behaviors. They are the key drivers of human behavior and play an important part whenever a major decision is required. As people often consider the viewpoints of other individuals when they choose what is suitable, usually norms greatly affect their preferences in making a choice (Cialdini et al., 1990).

Specifically, "organizational norms are assumptions about the way participants in an organization should think and behave" (Hammer et al., 2004). Job-related decision-making and behaving in a certain way at your workplace are formed by organizational norms. Organizational norms differ from general social norms where an employee is required to make a decision in personal ways with less uncontrollable factors in the environment (Cooke & Rousseau, 1988).

Organizational attendance pressure norms (OAPN), in this study are referred to as "organizational norm variables that pressurize workers for attending their job despite their health condition" (Saksvik, 1996; Hammer et al., 2004).

According to Thun at al., (2013), many organizations have such attendance policies where employees are pressurized to come to work to reduce employee absenteeism behavior. Due to this reason, it is vital to differentiate between factors that encourage attendance but on the other hand, damage employee's health.

OAPN function as a job demand (Memarian, 2016) since they require an employee to perform exceptionally both physically and/or psychologically. Research findings have suggested a negative relationship between presenteeism and absence right (Johns, 2011), and a positive relationship between presenteeism and the stress of being disapproved by the fellow members (Milch, 2011). Although both of them are not equal to OAPN, their relationships with presenteeism propose that a norm that coerces an employee to show up at work being sick can likewise promote presenteeism. As stated by Johns (2010), OAPN is considered as a work context factor that upsurges the employee's probability of attending work when sick. Hence, according to Kristensen (1991), OAPN is a negative organizational context factor affecting presenteeism behavior. Taking the evidence from literature into account,

Hypothesis 1 = H_1: There is a relationship between organizational attendance pressure norms and presenteeism.

2) Supervisor Support

It is "the extent to which leaders value their employees' contributions and care about their well-being" (Powell, 2011). An employee is as good as his boss. Supervisors are the one who help mere employees in becoming professional managers so that they can make important decisions later in their career. A supportive supervisor makes competent leaders in the organizations because he/she provides encouragement. Supervisor support refers to "the extent to which employees experience support and understanding from their immediate supervisor" (Eisenberger et al., 2002).

Majchrzak and Cotton (1988) have found that a supportive and professional higher management effectively reduces work stress. Likewise, Thong and Yap (2000) also concluded that supervisor support is one of the major influencers that reduces occupational role stress. A leader who provides high supervisor support is one, who listens to his employees, appreciates them and treat them with respect. This encourages the employees to manage their hardship (e.g. working with physical discomfort) whole-heartedly.

Many studies exist which indicate that the supervisor's support does impact subordinate's work outcomes. For example, supervisor support may lead to better relations with other employees at work, enhances perceived job autonomy, and improves the in-role and extra-role performance (Powell, 2011). All these factors contribute to the employees' work outcomes in a positive way. Furthermore, supervisor support can also strengthen the bond between supervisor and subordinates, which can contribute to employee's work performance.

Numerous studies report the absence of coworker support is connected with sickness absence (Moreau, et al., 2004; Roelenet al., 2008). Lack of supervisor support is also found to be significantly related to absenteeism (Nielsen et al., 2006; Caverley, et al., 2007). Supervisor support has been used as a moderating variable in many studies studying the employee performance (Griffin et al., 2001) and presenteeism (Lu et al., 2013).

With respect to presenteeism and social support at workplace, Hansen and Anderson (2008) found that connections with coworkers were more essential than personal attitudes when deciding whether to work while ill. Considering employees whose supervisors support them at work, they might not observe presenteeism; rather take a day or two off. So,

> Hypothesis 2 = H_2: There is a relationship between supervisor support and presenteeism.

3) Organizational Climate

Szulanski (1996) proposed that employee motivation can be derived from either (1) employees' own belief structures or (2) institutional structures (organization's culture or climate that is essential in molding personal belief structures) (David & Fahey, 2000).

Denison (1996) argues that the difference between organizational culture and organizational climate is based on perceptions and not the facts. According to Bock et al. (2005), c*limate* refers to "a contextual condition at one point in time and is related to the thoughts, feelings, and behaviors of employees". Thus, it is subjective, and often manipulated by people who have certain authority. On the other hand, *culture* is "a developed context within which particular situations are embedded". Thus, it is collectively accepted, and difficult to manipulate.

Organizational climate is driven by the behaviors and attitudes of the employees. For example, climates for creativeness, novelty, or protection can be seen in the organizations. These climates signify workers' opinions of organizational strategies, practices, and resultant designs of communications that support creativeness, novelty, or protection in an organization.

One of the famous instrument of organizational climate is the Organizational Climate Questionnaire (OCQ) (Litwin & Stringer, 1968). The instrument has four dimensions and each dimension is measured by five or six constructs. For the purpose of this thesis, organizational climate has been measured with the help of three constructs: 1) employee welfare, 2) job involvement (employee participation), and 3) pressure to produce.

Employee welfare belongs to human relations dimension and can be defined as "the extent to which the organization values and cares for employees" (Robinson & Rousseau, 1994; Guest, 1998). High performance work organizations value their employee welfare and gives significant importance to employees well-being (Osterman, 2000). Thus employees are assumed to be productive and do not think about going to work when sick.

Job involvement (employee participation) is also a vital construct of human relations dimension and can be defined as the phenomenon "where employees have considerable influence over decision-making" (Miller and Monge, 1986; Hollander & Offerman, 1990). Employee involvement has been found significantly related to trust in management, and organizational change where it was proposed that when employees are encouraged to participate, their trust in management boosts up; also employees feel comfortable with any type of organizational change when their participation is valued

(Morgan et al., 2003). Therefore, it is assumed that when an employee has significant influence in his work, he will observe presenteeism.

Pressure to produce is an important construct of rational goal dimension and can be defined as the pressure on employees by the organization to meet targets (Taira, 1996). It is assumed that in highly competitive markets, the pressure to produce might be high. Therefore, for banking sector it might produce positive relationship with presenteeism.

Investigation in this area has suggested that climate has been linked with many individual, group, and organizational level outcomes. It has been connected with individual job performance (Brown & Leigh, 1996), attitude of a leader (Rentsch, 1990), turnover intention (Rentsch, 1990), and organizational performance (Patterson et al., 2004). Hence, it is expected that

Hypothesis 3 = H_3: There is a relationship between organizational climate and presenteeism.

Employee Personal Factors

Though organizational context factors are considered to be of utmost importance to measure presenteeism (Johns, 2010), employee personal factors explain the internal motivations and drives to show up at work (Baker-McClearn et al., 2010). Employee personal factors influence his/her own decision to show up at work based on many attitudinal factors as summarized by Johns (2010). The selected variables for this study are job security, employee over commitment, employee work engagement, and importance of financial bonus.

4) Job Security

It is natural that individuals can get worried about the permanency of their employment. The reasons include recession, mergers/acquisitions, or ease of finding a replacement due to abundance of labor supply. Job insecurity never disappears from one's life but it keeps on fluctuating (Jacobson et al., 1991). Job insecurity is considered to be one of the most important work pressures as it "influences a much broader range of feelings, attitudes and behaviors than those simply related to performance" (Van Vuuren et al., 1991). Research has revealed that unexpected loss of one's job is stress oriented,

shocking, and troublesome (Greenhalgh & Rosenblatt, 2010). Significant research has been done on finding the relationship of job security with the organizational stress and health (Sverke et al., 2002; Probst, 2005; De Cuyper et al., 2006).

Job insecurity leads to numerous outcomes at workplace. When an employee is insecure about his/her job, it is expected that his/her productivity fluctuate depending upon the level of fear of losing the job. According to two meta-analyses, job insecurity was found to be negatively related to employees' psychological and physical health, job satisfaction, job performance, trust, job involvement, and organizational commitment. It increases the employee turnover intention (Sverke et al., 2002; Cheng & Chan, 2008).

It is assumed that when an employee feels that he/she might lose his job by observing absence quite often (in chronic health conditions most of the times), he/she starts observing presenteeism quite often. Job insecurity is significantly related to presenteeism as well (Biron, et al., 2006). The perceived risk of being unemployed may force the workers to come to work being sick because they are scared to miss work and perhaps may feel the need to work longer hours to save their jobs despite being sick (Biron et al., 2006; Caverley, et al., 2007). Hence, it is expected that when job security is high, presenteeism will be low. Thus,

Hypothesis 4 = H_4: There is a relationship between job security and presenteeism.

5) Employee Over Commitment

"Over commitment is a set of attitudes, behaviors and emotions that reflect excessive effort coupled with a high need for approval and esteem" (Tsutsumi & Kawakami, 2004; De Jonge et al., 2008). According to De Jonge et al. (2008), over commitment occurs whenever employees experience an effort-reward imbalance (ERI) and it gets stronger over time (Preckel et al., 2007). In the longer run, the disparity between putting high effort and getting low reward increases illness susceptibility (Siegrist, 2000), which negatively affects the physical and psychological health of the worker (Tsutsumi & Kawakami, 2004; De Jonge et al., 2008).

As stated by ERI theory, overcommitted employees are more likely to expose themselves more frequently and work extensively to meet job demands (Siegrist, 1996),

usually way beyond what is required from them (Siegrist, et al., 2004). Difficulty of finding a replacement, delegating the work in absence, having no back-ups in form of a colleague at work might result in exerting unnecessary effort to meet their job demands. As a result, they take a lot of stress due to unbalanced exchanges and are more vulnerable to increased frustration (Siegrist, et al., 2004).

Very few studies have been done to test the relationship between over commitment and absence or presence behavior. No association has been found between over commitment and absenteeism (Godin & Kittel, 2004). Moreover, Tsutsumi et al. (2003) found that employees who are highly over committed are less likely to take sick leave than their other colleagues. The nonexistent relationship between over commitment and absence proposes that some employees are so much committed to their work that they will carry on their work even when they are sick. However, Poms (2012) suggested a significant relationship between presenteeism and employee over commitment. Work over commitment and presenteeism are found to be positively associated with each other (Hansen & Andersen, 2008; Cicei et al., 2013).

Quite a few presenteeism studies inquired from the respondents "why are they engaged in presenteeism" and did not take a sick leave, to which their responses were quite similar to the concept of over commitment. Some employees quoted low replace-ability, which is "the extent to which employees are accountable for their own work and it cannot be done in their absence". It results in employees catching up with their work when they come back (Aronsson, et al., 2000). To avoid such hassle, they avoid taking sick leave (Aronsson, et al., 2000; Aronsson & Gustafsson, 2005).

Few studies talked about employees working when they were ill because they had no support of performing their duty at job in their absence, because it was tough for them to find substitutes. Moreover, the job was of that nature where the authority could not be easily assigned to anybody, or they were not looking for any favors from their coworkers to take their work when they do not show up for work (McKevitt, et al., 1997; Aronsson & Gustafsson, 2005; Biron, et al., 2006; Caverley, et al., 2007). However, for this study,

Hypothesis 5 = H_5: There is a relationship between employee over commitment and presenteeism

6) Employee Work Engagement

It is one of the extremely important phenomenon of organizational psychology. It is described as a "positive work-related state of fulfillment that is characterized by vigor, dedication, and absorption" (Schaufeli et al., 2006).

- *Vigor* refers to "high levels of energy and mental resilience while working, the willingness to invest effort in one's work, and persistence even in the face of difficulties" (Schaufeli et al., 2006).
- *Dedication* is being "strongly involved in one's work and experiencing a sense of significance, enthusiasm, inspiration, pride, and challenge" (Schaufeli et al., 2006).
- A*bsorption* is to be "fully concentrated and happily engrossed in one's work, whereby time passes quickly and one has difficulties with detaching oneself from work" (Schaufeli et al., 2006).

Work engagement has been tested with many organizational variables. Burnout is one of them, which is defined as "the phenomenon that generated a lot of research on work engagement in the first place" (Bakker et al., 2008). According to Maslach & Leiter (1997), the scope of work engagement is totally opposite to the scope of burnout but they belong to one field of study and are most of the time dependent on each other (i.e. when an employee is not engaged in his work, he is actually on the verge of burnout). Whereas, Schaufeli et al. (2006) regarded work engagement as an independent phenomenon which has a negative relationship with burnout.

Johns (2010) concluded "those with positive work engaging attitudes ... would, on the margin, exhibit presenteeism" and "although it remains an empirical question, it seems feasible that one might show up ill just because of the love for their job". Work engagement is categorized as a personal factor because it is an employee state of mind, though related to some organizational context factors (Schaufeli & Bakker, 2004).

Studies done on work engagement predict its relationship with organizational citizenship behavior, employees' performance, creativeness (Bakker, 2011), and customer feedback on how the employee performed (Salanova et al., 2005). Talking about

presenteeism, an inverse relationship between work engagement and psychological presenteeism. Also there is no relationship found between work engagement and physical presenteeism (Garczynski et al., 2013). Lastly, staff engagement and presenteeism are found to be negatively related to each other (Admasachew & Dawson, 2011). But for this study, the researcher hypothesizes that

Hypothesis 6 = H_6: There is a relationship between employee work engagement and presenteeism

7) Financial Bonus

Commonly known as leave fare assistance (LFA) in Pakistan, some organizations give attendance bonuses to their staff who have perfect attendance even when they have bad health conditions (Huver et al., 2012), in order to reduce absenteeism behavior. LFA, as one form of monetary incentives, are considered helpful in motivating and improving the employee performance (Zimmerman, 2000; Atkinson et al., 2001). On the contrary, few studies have concluded that monetary incentive has varying impact on efforts and do not improve performance (Young & Lewis, 1995; Jenkins et al., 1998; Bonner et al., 2000).

Compensating employees with extra bonuses and incentives is quite common in private sector companies who do not prefer to be absent even when they are sick (McClearn, 2010). McClearn (2010) concluded from his research that private sector organizations offer financial incentives to the employees who do not avail sick leave; either in form of prize draw to win £500 or the chance to win a car.

However, many organizations have paid sick leave policy but still the employees are given an incentive of not availing their sick leave. Considering Warren Buffet quote:

"*Rule number 1: Never lose money. Rule number 2: Never forget rule number 1*"

Employees are expected to perform presenteeism to earn more money. Financial bonuses for perfect attendance encourage employees to be present at work even when they are sick. Nevertheless,

Hypothesis 7 = H_7: There is a relationship between financial bonus and presenteeism.

8) Employee Overall Health

Health refers to "different conditions of physical, psychological and social well-being". It is not just limited to presence or absence of any disease.

Although workers often report to work with minor illnesses like cold, researchers have found that presenteeism has a link with chronic conditions. Allergies, depression, asthma, lower back pain, cardiovascular disease, and even overweight/obesity are chronic conditions that prevent employees from being as productive as they could be (Williams, 2010). Also Koopman et al. (2002) identified medical conditions for instance migraines, sinus problem, asthma, acidity, dermatitis, anxiety and depression and linked them with presenteeism. Presenteeism is also related to some distractor events (Hummer et al., 2002; Whitehouse 2005). Individuals with back pain, fatigue and minor depression exhibit the highest proportion of presenteeism (Aronsson et al., 2000).

Throughout the literature available in health field, important conclusions have been taken between presenteeism and sensitive skins, arthritis, diabetes, depression, anxiety, and migraine (Sanderson & Andrews, 2006; Schultz & Edington, 2007) showing that these episodic or chronic situations can force an employee to involve in presenteeism and significantly proved that health influences attendance behaviors. Moreover, employees with multiple health problems have significantly higher odds of presenteeism (Schultz & Edington, 2007). It might be due to that fact that employees might feel they have already taken too much time off.

A latest meta-analysis supported "illness" as a mediator between work stress and absenteeism, however results showed total variance was less than 10% that explained the absenteeism behavior, which suggested the researchers that some employees were observing presenteeism instead of absenteeism (Darr & Johns, 2008). Thus, for this study

Hypothesis 8 = H_8: There is a relationship between employee overall health and presenteeism.

Socio-Economic and Demographic Factors

The socio-economic and demographic factors have also been studied to know the role they play when an employee observe the presenteeism behavior. Age and education have a significantly small or no relationship with sickness presenteeism (Aronsson et al., 2000). Contrary to that, the occurrence of sickness absence was found to be related to gender, age, and occupation (Alexandersson, 1995). Bierla et al., (2013) tested age, gender, number of children at home, and occupation to understand their relationship with the presenteeism.

Among the essential personal predictors of presenteeism behavior, gender (Aronsson & Gustafsson, 2005), age (Aronsson & Gustafsson, 2005), family status (Hansen & Andersen, 2008) and the type of employment (Koopman et al., 2002; Aronsson & Gustafsson, 2005) were found to be as major determinants of presenteeism behavior.

In literature (Aronsson, 2000; Johns 2010), it is explored that demographic variables have very little to do with absenteeism and presenteeism. Age is the only predictor that has constant significant impact on presenteeism.

Present study aims at studying the impact of gender, age, marital status, and employee department on presenteeism decision.

9) Gender

There are various studies done on gender in absenteeism and presenteeism behavior. Dionne and Dostie (2007), for example, found that the female employers have a higher rate of absence than their counterpart males. Barmby et al. (2002) also found somewhat same results. Kristensen et al. (2006) also showed that men prefer to indulge in presenteeism rather than absenteeism unlike women. Higher absence rates for women seem a frequent outcome in the literature.

Talking about presenteeism, the relationship with gender is unclear. Aronsson et al. (2000) found that women attend work while sick more frequently than men, but after a half-decade and studying a similar audience the gender variable was found to be no longer significant (Aronsson and Gustafsson 2005). Bockerman and Laukkanen (2010) estimated

a slight negative impact of female employees on presenteeism. However, the link between gender and presenteeism require further investigation. Thus,

Hypothesis 9 = H_9: There is a relationship between gender and presenteeism.

Gender as Moderating Variable

Role of gender has significant impact in organizational psychology. Male and female employees exert different levels of efforts at work. Considering the organizational culture and settings, males and females might have different strengths of relationships for few variables. Gender has found to be moderating the impact of age and length of service on job satisfaction (Neil & Snizek, 1988). Also Chen et al., (2010) demonstrated that gender is a moderator between trust of an employee and organizational commitment, and also moderate the relationship between job satisfaction and organizational commitment. Gender also moderates the relationship between occupational stress and job satisfaction (Bellman et al., 2003). Spector & Zhou (2014) suggested that gender serves as moderator between counterproductive work behavior and the employee personality.

As to my knowledge, no presenteeism study has checked the role of gender as a moderator yet. In presenteeism literature, Lu et al., (2014) tested the role of self-efficacy as moderator in presenteeism context. Also Karimi et al., (2015) checked the role of emotional intelligence as moderator on employee well-being. Considering most of the studies done in organizational psychology, it is expected that gender will moderate the relationship between organizational attendance pressure norms and presenteeism, and job security and presenteeism.

Hypothesis 9a = H_{9a}: Gender moderates the relationship between organizational attendance pressure norms and presenteeism.

Hypothesis 9b = H_{9b}: Gender moderates relationship between job security and presenteeism.

10) Age

Bockerman and Laukkanen (2010) found that older employees (more than 50 years old) are less absent than younger employees. Kristensen et al. (2006). Frick and Malo (2008) showed that older employees are more likely to take longer sick leave. Furthermore, most of the studies have considered age as a control variable without giving further interpretations of their results (Hansen and Andersen 2008). Johns (2011) concluded that age and the presence of young children positively influence the number of days of presenteeism. Gosselin et al., (2013) proposed that younger workers are more involved in presenteeism because they are more career-oriented and would rather come to work sick than not. There is still little evidence that age can be associated with presenteeism. Thus,

Hypothesis 10 = H_{10}: There is a relationship between age and presenteeism.

11) Marital Status

According to Robertson et al., (2012), marital status and presenteeism have significant relationship. The study concluded that divorced, separated, or widowed are more likely to observe presenteeism than single and married employees are. Aronsson et al. (2000) pointed out that people with children at home prefer to go to work when sick: quite surprisingly family life could foster presenteeism behavior (Hansen and Andersen 2008). Yet, it seems unclear why married employees with kids should observe presenteeism. Thus,

Hypothesis 11 = H_{11}: There is a relationship between marital status and presenteeism.

12) Department

Rantanen et al., (2011) proposed that department plays a significant role in deciding whether an employee needs to show up at work being sick or not. Though the study was done in hospital settings, it can be generalized to organizations as well. Moreover, nature of work decides whether an employee is going to observe presenteeism or absenteeism. Considering this,

Hypothesis 12 = H_{12}: There is a relationship between employee department/division and presenteeism.

Consequences of Presenteeism

Amongst many consequences proposed by Johns (2010), employee productivity is selected for this study. Working despite being sick results in higher productivity loss than absenteeism (Collins et al., 2005). From an employee viewpoint, presenteeism is important because it can worsen the health, deteriorate the quality of work, and lead to inefficiency at work due to reduced productivity.

Employee Productivity

"Productivity is a performance measure encompassing both efficiency and effectiveness" (Bhatti et al., 2007). It is always beneficial for the organizations to identify the measures that enhance the employees' productivity.

There is substantial agreement in literature on the fact that presenteeism results in more productivity loss than absenteeism. Self-estimation of productivity loss is usually under-reported because it is more likely to be misinterpreted than the listing of absent days (Johns, 1994; Van Goor & Verhage, 1999).

Since 1950s, researchers are trying to quantify productivity losses caused by sick employees (Canfield & Soash, 1955). As coming to work is a liability on employers, vast literature is available on estimation of actual costs of productivity loss related to being sick but working (Burton et al., 1999; Reidel et al., 2001; Koopman et al., 2002; Goetzel et al., 2003; Collins et al., 2005; Kessler et al., 2006;). Productivity loss of presenteeism is a lot more than that of absenteeism, yet it is harder to quantify (Burton et al., 1999). Druss et al., (2001) related presenteeism with lower efficiency and effectiveness at work. It means there is a negative relationship between them as increase in presenteeism would lead to decrease in productivity.

Yamashita and Arakida (2006) claimed that "Presenteeism is health-related productivity loss at work being sick". They mentioned Chapman's (2005) definition as the most relevant, and they further refined the term to be "a self-rated measurable loss of work performance due to health problems in the workplace."

Employers are getting more concerned about presenteeism due to the possible productivity losses by employees who were sick and present at work. Employers are becoming more conscious about productivity loss caused by presenteeism. Additionally, firms are trying to measure the productivity that can be translated into monetary figures. It is easier to calculate productivity loss caused by absenteeism by counting number of days taken off.

Lastly, it is important to understand how the loss of productivity is measured. After studying the available literature on presenteeism and productivity loss instruments (Work Limitations Questionnaire, Work Productivity and Impairment Questionnaire, Stanford Presenteeism Scale, Health and Work Performance Questionnaire) (Lofland et al., 2004), it can be concluded that productivity has been predicted from different angles.

For the purpose of this research, quantity of work; quality of work; social networks at the workplace; and employee concentration at work have been used to measure workplace productivity (Lerner et al. 2001, Goetzel 2003, Kessler et al. 2003; Burton et al. 2006,). Thus, for present study

Hypothesis 13 = H_{13}: There is a relationship between presenteeism and employee productivity.

Presenteeism Studies in Pakistan

In Pakistan, recently a research is published where Bokhari et al., (2017) tried to check the relationship between three leadership styles (i.e. the transactional leadership style, the transformational leadership style, and laissez faire) and presenteeism among the doctors and nurses. Results showed that presenteeism has no relationship with the three leadership. The study was conducted in Karachi where the sample was selected from hospitals only.

Table 2.2: Summary of Literature on Presenteeism (Recent-Older)

Serial #	Author, Year, Country	Respondent type	Dependent variables	Independent variables
1	Bokhari, 2017, Pakistan	Healthcare employees	Presenteeism	Transactional leadership
				Transformational leadership
				Laissez faire leadership
2	Memarian, 2016, Austria	Office workers	Presenteeism	Organizational adjustment norms
				Organizational attendance pressure norms
3	Robertson, 2016, UK	Office workers	Presenteeism	Workplace factors
			Productivity	Ill health
4	Karimi, 2015, Australia	Nurses	Well-being	Presenteeism
				Emotional intelligence
5	Murray, 2015, UK	Office workers	Presenteeism	Job satisfaction
				Work engagement
				Work addiction
6	Lu, 2014, China	Office workers	Presenteeism	Physical health
				Mental health
				Exhaustion

Serial #	Author, Year, Country	Respondent type	Dependent variables	Independent variables
7	Bierla et al., 2013, France	Bankers	Presenteeism	Cost of absence
			Absenteeism	Team responsibility
				Job insecurity
				Hierarchical level
				Job mobility
				Children at home
				Gender
				Age
8	Lu, 2013, Taiwan	Teachers	Presenteeism	Job satisfaction
				Exhaustion
				Supervisor support
9	Gosselin, 2013, Canada	Public sector workers	Presenteeism	Health problems
				Demographic variables
				Individual factors
				Organizational factors
10	Ferreira, 2012, Portugal	Teachers	Presenteeism	Burnout
11	Gilbreath, 2011, USA	Hospital employees	Presenteeism	Supervisor behavior
12	Terry & Xi, 2010, USA	Human resource department employees	Presenteeism	Age
				Health status
13	Bergstrom, 2009, Stockholm	Office workers	Presenteeism	Physical load at work
				Demographic variables

Serial #	Author, Year, Country	Respondent type	Dependent variables	Independent variables
14	Hansen & Andersen, 2008, Denmark	Core workforce	Presenteeism	Time pressure
				Control over task
				Relationship with colleagues
				Job insecurity
				Family life
				Financial situation
				Over commitment
				Attitude towards absence
				Health status
15	Demerouti, 2008, Netherlands	Nurses	Presenteeism	Job demands
				Emotional exhaustion
				Depersonalization
16	D'Abate, 2007, USA	Office workers	Presenteeism	Job performance
				Job efficiency
				Job satisfaction
				Organizational commitment
				Intent to stay
				Procrastination
				Cost to the business
17	Caverley, 2007, Canada	Office workers	Presenteeism	Type of illness
				Severity of illness

Serial #	Author, Year, Country	Respondent type	Dependent variables	Independent variables
18	Aronsson, 2005, Sweden	Office workers	Presenteeism	Replicability
				Resources availability
				Conflicting demands
				Control over task
				Individual boundary less-ness
				Financial situation
				Health status
				Background conditions
19	Voss, 2004, Sweden	Office workers	Presenteeism	Health and well-being
				Work-related factors
				Family
				Domestic work
				Financial situation
				Lifestyle factors
20	Aronsson, 2000, Sweden	Office workers	Presenteeism	Occupation
				Disease
				Income
				Downsizing
				Difficulty in finding replacement

Serial #	Author, Year, Country	Respondent type	Dependent variables	Independent variables
21	McKevitt, 1997, Great Britain	Doctors	Presenteeism	Pressure of work
				Unfair to colleagues
				Prior commitment
				No-one else to do my work
				No locums available
				Work ethics
22	Taylor, 1968, Essex	Male employees	Presenteeism	Age
				Occupation
				Overtime
				Occupational Injuries

CHAPTER III

METHODS AND PROCEDURES

The objective of this chapter is to explain the procedures and suitable methodology for attaining the research objectives. Purpose of this entire research study is to explore the determinants and consequences of presenteeism behavior in Pakistan. Based on literature review, a conceptual model and hypotheses have been developed in previous chapter. In order to examine the key determinants of presenteeism and its impact on employee productivity, a number of survey questions were asked from bankers to measure the proposed theoretical model. This chapter outlines the research approach used, research design, instruments used to develop the survey, data collection procedures, and statistical analyses methods that is used in this study.

Quantitative data collection method has been utilized by the survey approach for collecting data. The survey questionnaire has been adapted from previously validated instruments. To measure the constructs of the theoretical model, wording of questionnaire items has been changed as deemed necessary to fit within this research setting. In this context, word "organization" has been replaced with "bank" because the study is for bankers only.

Structural Equation Modelling (SEM) using the Analysis of Moment Structures (AMOS) software will perform data analysis for the theoretical model. This statistical approach authorizes a researcher to model and forecast relationships between constructs by means of hypotheses.

Research Approach

In the field of methods and procedures, there are, broadly speaking, two research approaches, 1) positivism (Hussey & Hussey, 1997), and 2) interpretivism (Mingers, 2001). Positivist approach (as known as scientific approach) is quantitative in nature and interpretivist approach is qualitative in nature. The most popular quantitative methods are survey and experiments (Orlikowski & Baroudi, 1991).

As the study is positivist in nature, it requires the in-depth review of the literature to develop hypotheses based on theories already developed (Hussey & Hussey, 1997). Thus, as this study focuses on identifying the determinants of presenteeism, and explore the relationship

between presenteeism and employee productivity; a theoretical model of presenteeism has been generated and hypotheses are constructed.

Design of the Study

The research design is a tool box that helps the researcher in carrying out the study. Usually it consists of describing study settings, the unit of analysis and other issues that are related to the research. It is a sequence of activities carried out to test the hypotheses and find the answers to research questions (Cooper et al., 2006). There are three types of research designs: 1) exploratory, 2) descriptive, and 3) causal (Cooper et al., 2006).

Exploratory research talks about gathering information that is already available on the research problem, and then constructing hypotheses after carefully done literature review (Churchill & Iacobucci, 2006). *Descriptive research* has been used to define the characteristics of the participants and to determine the frequencies and percentages of the constructs used. However, descriptive research does not explore the relationship between variables (Zikmund et al, 2013). To explore the relationship and strength of association between the variables, *causal research design* has been used.

In this study, a cross-sectional study using a survey method has been used for data collection. The survey method is used because it is assumed to relate with the respondents' thoughts and opinions (Yin, 2013; Zikmund et al., 2013). Moreover, survey method provides correct information about the sample and helps the researcher in generalizing the results to the population (Creswell, 2013). It is considered to provide quick results, not so costly, well-organized, and can easily be managed by a large sample (Churchill & Iacobucci, 2006; Sekaran, 2006; Zikmund et al., 2013).

Furthermore, structural equation modelling (SEM) analysis has been used in two-steps. In the first step, measurement model estimation is conducted, in order to examine the reliability, validity, and uni-dimensionality of latent constructs using confirmatory factor analysis (CFA). In the second step, path analysis is run to test the hypothesized relationships between the latent constructs in the proposed research model. Table 3.1 represents the complete picture of the approach used in this study.

Table 3.1: Research approach used in thesis

Research Philosophy	Positivist
Research Type	Quantitative
Time Horizon	Cross-Sectional
Data Collection Method	Survey questionnaire

Sampling Strategy

Population

"Target population is the entire group of subjects of interest" (Burns & Bush, 2007; Zikmund et al., 2013). Still, there is difference among the population that a researcher is trying to study and the population that is accessible for study (Zikmund et al, 2013). As the sector under study is banking, all the employees working in banks operating in Pakistan will be the population of this study.

Sampling

Information about the population is gathered by using a sample (Gay et al., 2011). The more the selected sample characterizes the population, the more the results of the study can be generalized to the population. To shorten the time of research, it is always advisable to reduce the number of respondents into a more controllable and easily accessible group, which is known as sampling (Teddlie and Yu, 2007).

For the purpose of this study, judgment sampling (also known as purposive sampling) will be employed for pen and paper questionnaire because the researcher is aware of the target audience i.e. individuals who work in top ten banks of Pakistan.

Selection of banks

The banks are selected based on the highest number of the branches of banks in Pakistan. The information was extracted from State Bank of Pakistan website where it published a report on scheduled banks & their branches as of on 31st December, 2015. Table 3.2 identifies top ten banks that are selected in order of highest numbers of branch networks in Pakistan:

Table 3.2: Top ten banks based on number of branches

Name of the bank	Number of branches*
1. Habib Bank Limited	1663
2. National Bank of Pakistan	1406
3. United Bank Limited	1311
4. MCB Bank Limited	1247
5. Allied Bank Limited	1048
6. Bank Alfalah Limited	630
7. Meezan Bank	551
8. Bank Al Habib Limited	420
9. The Bank of Punjab	405
10. Askari Bank Limited	391

* The number of branches are recorded from a published report on the website of State Bank of Pakistan as per 31st December, 2015.

Main head office/regional head office, main corporate office, and main branch of the above banks were selected.

Sample Size

Sample size selection is an important issue in statistical analysis. According to Luck and Rubin (1987), the more sophisticated the statistical analysis, the larger the sample size needed. Considering structural equation modelling (SEM) is used in this study, reliable estimates can only be achieved by carefully selecting the sample size (Hair et al., 2006).

Gorsuch (2013) proposed at least 5 participants per construct and not less than 100 respondents per data analysis. Harris & Schaubroeck (1990) proposed a sample size of at least 200 to assure good structural equation modelling. Moreover, Hair et al. (2006) suggested that a sample size of 200 to 400 is appropriate. Most presenteeism studies had 200 to 1000 sample size depending upon the time-horizon of the study. Considering the above recommendations about sample size selection, a usable size of 400 responses is expected. At least two years of work experience will be the condition for the selection of a banker. It is done to ensure the employee has permanent job and has been an essential part of the bank.

Data Collection Procedure

"The procedure involves collecting opinions and useful information from target participant about the research questions" (Churchill & Iacobucci, 2006). Numerous data collection methods have been recognized in the literature such as sending email and mail, meeting face-to-face with respondents, telephone interviews, and/or a combination of these methods (Cooper et al., 2006; Sekaran, 2006; Zikmund et al., 2013).

The data for current study is gathered using self-administered survey, which has been used by many researchers (Wang et al., 2003; Pikkarainen et al.; 2004). The geographical area to collect the data is Lahore because most of the banks selected have their head offices, and/or regional head offices to be existed in the city of Lahore. For this purpose, the researcher visited the selected branches of the banks with the help of references found in the banks through a famous social media website. Luckily, all the banks cooperated well because it was in their interest to learn about the employees to show up at work even when they were not productive and this might help them in arranging employee beneficiary programs to reduce presenteeism.

Considering the time-pressure factor in this challenging sector, the researcher decided to self-administer the survey but by giving the respondents the freedom to do it within four hours of getting the survey. This was decided because bankers usually work in cross-departmental groups and one person's work affect the work of other person in different department, so the employees were given the choice to fill the survey within four hours. The researcher waited for four to five hours for the responses to be filled in each branch of the bank.

Survey questionnaire filling took 45 to 50 days. The expected number of surveys to be filled was 400 questionnaires. Table 3.3 below summarizes the expected number of questionnaires dropped and collected, actual number of responses received, and usable responses* for the purpose of this research:

Table 3.3: Questionnaire distribution (expected and actual) and response rate

Bank	Expected responses	Actual responses	Usable responses
Habib Bank Limited	40	37	24
National Bank of Pakistan	40	52	38
United Bank Limited	40	48	35
MCB Bank Limited	40	55	36
Allied Bank Limited	40	30	26
Bank Alfalah Limited	40	62	49
Meezan Bank	40	34	29
Bank Al Habib Limited	40	15	12
The Bank of Punjab	40	61	47
Askari Bank Limited	40	17	17
Total	400	411	313

* All the responses where the respondents did not mark "strongly agree" to the check points in the survey (explained in later section), were discarded.

In total, 313 usable questionnaires represented the response rate of 76.2% of the actual questionnaire received. Surprisingly, there were no missing values in the total usable questionnaires.

Survey Questionnaire

Survey questionnaire is a very cost-effective data collection tool. In this study, the questionnaire had a cover letter attached to it that explained the purpose of the research, and ensured secrecy of responses provided. The survey questionnaire is divided into three sections. In the first section of the questionnaire, the respondents are asked to provide some health related information. In the second section, items for different constructs of the research model are required to be filled on Likert scale. In the last section, the respondents are asked to provide demographic and socio-economic information such as income, marital status, age, gender, education, years of experience, and department.

To reduce the odds of random responding, a question is put in many places throughout the survey stating “I am still paying attention so I will strongly agree to this statement” (Buhrmester et al., 2011). Respondents, who did not mark “strongly agree”, were removed from the database.

Questionnaire Design

The questionnaire should be drafted in such a way that it can gather precise but complete information about the research problem (Zikmund et al., 2013). The researcher has tried her best to keep the questions simple, easily understandable, and easy to read. This allows the respondent to gauge the meaning easily and keep them motivated and interested in filling the survey. Question wording principles (Zikmund et al., 2013) were used in preparing the questionnaire. The wording for all questions was kept simple, as much as possible. The questionnaire is made using closed-ended questions to keep the context of the question same for all the participants.

Questionnaire can be checked in Appendix - 1.

Scale Development

Nominal and ordinal scales are used in this study. Nominal scale is used only for demographic and socio-economic variables such as gender, age, and so on. Likert scale (ordinal) is used to investigate respondents’ attitude and opinions towards the statements (to measure the factors) that affect presenteeism.

The six-point rating scale is used in this study. The Likert scale requires respondents to choose their level of agreement with the given statement. The six-point rating scale was carefully chosen and “neutral” rating has been excluded because neutral category is pointless (Nemoto & Beglar, 2014). Only those statements are included in the questionnaire, which can be answered. Cox (1980), while reviewing 80 years of research, suggested that the scale points between five and nine should be used but it should depend on the type of the study. Thus, a six-point Likert scale is used for this study based on its increasing popularity, and strong consistency.

Instruments and Measures

Presenteeism

Presenteeism is measured in two ways: 1) presenteeism days, 2) Stanford Presenteeism scale (SPS-6).

The level of presenteeism is first measured by asking employees how many days they had attended work being sick in past two months. The actual instrument asked to measure sickness in last one year whereas for the purpose of this study only two months are considered. Goetzel (2003) proposed that the longer the recall time, the more the participant tends to undervalue the effects of presenteeism on their productivity. Therefore, a shorter period recall is satisfactory to use. The responses are categorized into five groups: "never", "once", "2 to 3 times, "4 to 5 times", and "more than five times".

Literature has shown the validity of this item for measuring presenteeism (Aronsson et al., 2000; Aronsson & Gustafsson, 2005; Caverley et al., 2007; Miner et al., 2007; Sanderson et al., 2007; Hansen & Andersen, 2008; Demerouti et al., 2009; Bockerman & Laukkanen, 2010; Claus, 2011). Johns (2009) suggested to leave this item open-ended to see the variation in responses but to keep consistency, it was made structured.

Koopman et al., (2002) validated the use of SPS-6. The wordings of the six-itemed instrument are changed for better understanding of the question asked. Response ranged from strongly disagree to singly agree on six-point Likert scale. Sample question for factor one is, "I was able to finish hard tasks at my work, even though I was feeling well". Sample question for factor two is, "the stresses of my job were much harder to handle when I was not well".

Employee Productivity

Employee productivity is measured by following four latent variables, which ranged from never to always (all of the time):

1) Work quantity: Two items are extracted from Work Performance Questionnaire (Kessler et al., 2003). Sample question is, "Whilst at work, how often did your sickness limit the amount of work you could do?"

2) Work quality: Two items are extracted from Work Performance Questionnaire (Kessler et al., 2003). Sample question is, "Whilst at work, how often did your sickness negatively affect the quality of your work?"
3) Conflicts: Three items are extracted from Health & Work Questionnaire (Shikiar et al., 2004). Sample question is, "Whilst at work, how often did your sickness result in you becoming impatient with others at work?"
4) Concentration: Two items are extracted from Health and Labor Questionnaire (Shikiar et al., 2004). Sample question is, "Whilst at work, how often did your sickness negatively affect your concentration?"

Organizational Attendance Pressure Norms

Organizational attendance pressure norms are measured by four items (Saksvik, 1996; Hammer et al., 2004; Thun et al., 2013). Responses are documented on six-point Likert scale, ranging from "strongly disagree" to "strongly agree". Sample question is, "At my workplace, it is expected that one comes to work no matter how one feels."

Supervisor Support

Six items, extracted from Organizational Climate Measure (Quinn, 1988), measure supervisor support. Responses ranged from "strongly disagree" to "strongly agree" on six-point Likert scale. Sample question is, "My supervisor is really good at understanding my problems."

Organizational Climate

Organizational climate is measured by following three latent variables extracted from Organizational Climate Measure (Quinn, 1988), which range from "strongly disagree" to "strongly agree" at six-point Likert scale:

1) Involvement: It is measured by six items. Sample question is, "Management involve me in decisions that affect me." Four items are reverse coded.
2) Employee welfare: Four items are used to measure employee welfare. Sample question is, "Management pays little attention to the interests of employees." This one item is reverse coded.

3) Pressure to produce: Five items are used to measure this variable. Sample question is, "I am expected to do too much in a day." One item is reverse coded.

Job Security

Job security is measured with the help of 10 items extracted from the study done by Oldham et al., (1986). The responses ranged from "strongly disagree" to "strongly agree" on a six-point Likert scale. Sample question is, "I will be able to keep my present job as long as I wish." Two items are reverse coded.

Employee over commitment

Six-item measure is used to measure employee over commitment (Siegrist et al., 2004). The responses ranged from "strongly disagree" to "strongly agree" on a six-point Likert scale. Sample question is, "People close to me say I sacrifice too much for my job." One item is reverse coded.

Employee Work Engagement

Work engagement is gauged by using nine-item Utrecht Work Engagement Scale (UWES) (Schaufeli et al., 2002). The responses ranged from "strongly disagree" to "strongly agree" on a six-point Likert scale. One sample question is, "At my work, I feel bursting with energy."

Financial Bonus

To measure if the employees are paid for not availing any leave (allowed to them) in their bank, one question is asked "Are you paid any bonus if you do not avail any leave (allowed to you) as per your bank's policy?". The answer is either yes or no.

Employee Overall Health

Employee health status is measured by two questions:

1) Health Canada measure (2004) is used to specify employee's self-reported health. The question asked was "In general, you think your health is (bad, reasonable, good, very good, and excellent)." (Caverley et al., 2007). The same question has been validated by Health Related Quality of Life (HRQOL) measure (Hennessy et al., 1994).

2) Employees are asked to answer "experienced" or "not experienced" for few frequently reported illnesses at work (e.g. headache, stomachache etc.) in last two months. The response generated was 0 for not experienced, and 1 for experienced.

Socio-demographic Variables

1) Gender: Respondents were required to choose either "male" or "female". The response generated was 0 for male, and 1 for female.
2) Age: Respondents checked any of the one option of given age brackets.
3) Marital status: Respondents were required to check any one option from the given choices. Divorced and separated were considered same keeping Pakistani culture in mind.
4) Employee department: Respondents were required to check any one option from the given choices.

In summary, table 3.4 displays the picture of all the variables and their constructs, the total number of items in each construct, the code given to each construct and item on SPSS, and the instrument:

Table 3.4: Summary of constructs, items, and instruments

Name of the variable	Measure	Adapted from	# of statements/items	Code of statements/items
Presenteeism	Presenteeism days	Aronsson & Gustafsson, 2005	1	DaysAttendedBeingSick
	Stanford Presenteeism Scale	Koopman et al., 2002	6	Pr1, Pr2, Pr3, Pr4, Pr5, Pr6.
Employee productivity	Work Performance Questionnaire	Kessler et al., 2003	4	P1, P2, P3, P4

	Health and Labor Questionnaire	Shikiar et al., 2004	5	P5, P6, P7, P8, P9
Organizational attendance pressure norms	Hammers Norm Scale	Thun et al., 2013	4	OAPN1, OAPN2, OAPN 3, OAPN4
Supervisor support	Organizational Climate Measure	Quinn, 1988	6	SS1, SS2, SS3, SS4, SS5, SS6
Organizational climate	Organizational Climate Measure	Quinn, 1988	15	OC1, OC2, OC3, OC4, OC5, OC6, OC7, OC8, OC9, OC10, OC11, OC12, OC13, OC14, OC15
Job security	Job Diagnostic Survey	Oldham et al., 1996	10	JS1, JS2, JS3, JS4, JS5, JS6, JS7, JS8, JS9, JS10
Employee over commitment	Effort-Reward Imbalance Questionnaire	Siegrist et al., 2004	6	EOC1, EOC2, EOC3, EOC4, EOC5, EOC6
Employee work engagement	Utrecht Work Engagement Scale	Shaufeli et al., 2002; Shaufeli & Bakker, 2004	9	EW1, EWE2, EWE3, EWE4, EWE5, EWE6, EWE7, EWE8, EWE9
Employee overall health	Health Canada Measure	Caverley et al., 2007)	1	HealthStatus

Pilot Study

Right after the construction of the questionnaire, a pilot study was conducted with the four employees of each bank in the sample that makes total of 40 bankers. The purpose of this pilot study was to evaluate whether the items included in the questionnaire were easy to comprehend. Moreover, the language is easily understandable.

Even though all the measures used in this study have been used globally and are very reliable and valid, it was still important to ensure that the respondents in Lahore understood the items. The pilot study disclosed that all the bankers (that were part of this pilot testing) understood the items well. The researcher reached this conclusion after asking each participant to comment if any item or statement was unclear or required rephrasing. Except one statement, which was used as a check to gauge, whether the respondent has filled the questionnaire truthfully (i.e. I am still paying attention so I will strongly agree to this statement), all the items from the questionnaire were easily understandable.

One very important thing assessed from conducting pilot study was the analysis on the data collection method. It was concluded by the researcher that the people working in banking sector would not take the survey seriously if the survey were done through online channel, considering the fact that banking sector in Pakistan is still prevalent with pen paper culture. In addition, most of the banking work is done through interpersonal relations and in cross-functional groups maintained by the bankers within the bank. Hence, it was decided that online questionnaire filling would not be a wise idea to collect responses. In addition, it was assessed that pick and drop questionnaire methodology (for longer period) might result in producing fake responses. Therefore, it was decided that maximum four hours will be given to the employee of each branch to fill the survey keeping in view the fact that they have a challenging job and a lot of work to do because many other departments and employees are dependent on other people completed work.

Data Analysis

In this section, the researcher has talked about the statistical techniques used in this study. Descriptive statistics is explained in the first section, and this is followed by the statistical analysis section. There are two sub sections in the statistical analysis section; these are confirmatory factor analysis (CFA) and structural equation modelling (SEM).

In order to accomplish the desired objectives, two statistical software tools are used: 1) Statistical Package for Social Sciences (SPSS); for analysis of preliminary data, and 2) The Analysis Moment of Structures Software (AMOS) for Structural Equation Modelling (SEM); used for measurement model analysis and conducting path analysis.

Preliminary Data Analysis/Descriptive studies

SPSS is used to analyze the quantitative data obtained from the survey questionnaire. The tool helps in data screening in terms of data coding, identifying missing values and outliers, and for data normality. In addition, SPSS also calculates descriptive statistics (frequencies, percentages, means, and standard deviations). It summarizes the demographic profile of the participants in order to get initial information (Sekaran, 2006).

Statistical analysis

The main goal of "the statistical techniques are to assist in establishing the validity and reliability of the theoretical model and to estimate the extent to which the various explanatory factors influence the dependent variable" (Coorley, 1978).

Structural Equation Modeling (SEM)

Structural equation modelling (SEM) helps in explaining relationships among multiple latent variables (known as constructs). SEM aims to explain the covariance observed among the variables (Kelloway, 1998). In essence, the model explains if two or more variables are related. Thus, in SEM the researchers can study interrelated relationships among many dependent and independent constructs at the same time (Hair et al., 2006). Therefore, SEM has been used in many fields and have become an important method for analysis in academic research (Kline, 2005; Hair et al., 2006). Thus, structural equation modelling technique is most appropriate for this study that consists of multiple independent and dependent relationships.

In this study, AMOS is used to explore statistical relationships between the items of each construct, and among the independent variables and the dependent variable. In SEM,

- Confirmatory factor analysis explores the relationship between constructs and the items through validity. It is also known as measurement model (Hair et al., 2006) and
- Path analysis identifies the relationships between (Hair et al., 2006).

In present research study's path analysis, multiple regression model investigates the relationship between 1) presenteeism and its antecedents, 2) presenteeism and productivity, and 3) moderation of gender between organizational attendance pressure norms and presenteeism, and job security and presenteeism. If the p-value is less than 0.05, the null hypothesis will be rejected of existence of no relationship between variables.

Factor Analysis

Factor analysis is a technique used to identify whether multiple items adapted from the past studies can define a latent construct/variable. It determines the degree to which each variable is explained by each item. The primary objective of factor analysis is data reduction where the researcher identifies those items, which are not describing the latent variable. There are two techniques of conducting factor analysis: 1) Exploratory factor analysis, and 2) Confirmatory factor analysis.

Exploratory factor analysis (EFA) aims at identifying the number of factors and interpreting what do they represent. On the other hand, confirmatory factor analysis (CFA) is a method of testing how well measured variables represent a smaller number of constructs (Hair et al., 2006). CFA also tests the measurement model, which helps us to identify how sets of measured items represent a set of constructs. This CFA model is the starting and most important point of all further theory testing techniques. For the purpose of this research, only confirmatory factor analysis is conduced because the items have been extracted from well-established measures.

Measurement Model

In CFA, the measurement model is used in: 1) deciding the goodness of fit (GoF) criteria, and 2) assessing the reliability and validity of measurement model (Hair et al., 2006).

The model fit of several indices can be seen in table 3.5. It is always better to use a mix of them since each of them have their own weaknesses and strengths (Kline, 2005).

Table 3.5: Goodness of Fit Statistics in SEM

Index	Recommended Value	Reference
Chi-square/df	1 to 3	(Segars and Grover, 1998)
NFI	Greater than 0.8, Greater than 0.9	(Segars and Grover, 1998), (Byrne et al., 1989)
GFI		
CFI		
TLI		
RMSEA	Score less than 0.10	(Hair et al., 2006)

Model Estimates

In addition, other standardized estimates are also used to gauge the measurement model. For example, standardized regression weight and t-value. Table 3.6 below summarizes the cut-off points suggested by different researchers:

Table 3.6: Measurement Model Estimates

Estimates	Recommended Value	Reference
Factor loading	Greater than 0.5 (acceptable) Greater than 0.7 (good)	(Churchill, 2006) (Holmes-Smith, 2002)
t-value	Greater than 1.96	(Hair et. al., 2006), (Byrne, 2001)

For the purpose of this study, cut-off point of 0.5 for factor loading is applied.

Reliability

Reliability helps the researchers to know about the uniformity, stability and reproducibility of measurement results (Sekaran, 2006). Internal reliability is the most essential when there are multiple measurement items for each construct (Bryman and Cramer, 2005). For reliability purpose, average variance extracted (AVE/convergent reliability) and construct reliability (also called composite reliability) have been tested. As a common practice, the generally acceptable levels of analysis show a composite reliability of more than 0.7 and the AVE of more than 0.5 (Salman et al., 2014).

Validity

Validity is "the ability of a scale to measure what it intended to be measured" (Zikmund et. al., 2013). For the purpose of this research, validity is confirmed using discriminant validity. It is the extent to which the constructs are different from each other (John & Reve, 1982). It was tested using Fornell and Larcker's (1981) suggested technique, where convergent reliability is compared with the average shared variance (which is the average of squared correlation of all the constructs) (www.jespk.net). For discriminant validity to hold, the calculated value has to be smaller than the value of AVE.

Path Analysis

It is a process of measuring relationships among unobserved variables (Shah and Goldstein, 2006). It helps in explaining the relationships among multiple variables, and it examines the structure of interrelationships expressed in a series of equations, similar to a series of multiple regression equations (Hair et al., 2006).

For path analysis, following regressions are run to estimate the relationships between variables:

Antecedents of presenteeism

$$\text{Presenteeism} = \alpha + \beta_1(\text{OrganizationalAttendancePressureNorms}) + \beta_2(\text{SupervisorSupport}) + \beta_3(\text{OrganizationalClimate}) + \beta_4(\text{JobSecurity}) + \beta_5(\text{JobSecurity}) + \beta_6(\text{EmployeeOverCommitment}) + \beta_6(\text{EmployeeWorkEngagement}) + \beta_7(\text{FinancialBonus})$$

$+ \beta_8(\text{OverallEmployeeHealth}) + \beta_9(\text{Gender}) + \beta_{10}(\text{Age}) + \beta_{11}(\text{MaritalStatus}) + \beta_{12}(\text{EmployeeDepartment}) + \varepsilon$ Equation # 1

Consequence of presenteeism

$\text{Employee productivity} = \alpha + \beta_1(\text{presenteeism}) + \varepsilon$ Equation # 2

Moderation Model

$\text{Presenteeism} = \alpha + \beta_1(\text{OrganizationalAttendancePressureNorms}) + \beta_2(\text{OrganizationalAttendancePressureNorms})(\text{Gender}) + \varepsilon$ Equation # 3a

$\text{Presenteeism} = \alpha + \beta_1(\text{JobSecurity}) + \beta_2(\text{JobSecurity})(\text{Gender}) + \varepsilon$ Equation # 3b

CHAPTER IV

RESULTS AND ANALYSIS OF DATA

Results of this study are presented in this chapter, which is divided into four sections. The first section reports demographic characteristics of respondents. The second section gives descriptive statistics of items of measured constructs. The third section presents findings of structural equation modelling technique. This section will be further divided into two sub-sections 1) confirmatory factor analysis, and 2) path analysis and hypotheses tested in this study.

Demographic Characteristics of Respondents

This section presents the demographic characteristics of the respondents of the survey questionnaire. For the purpose of descriptive analysis, the frequency and percentage of data was used to describe the categorical variables.

Respondents' Personal Characteristics

Results of all the respondents' personal demographic variables are shown in table 4.1a.

Gender

Table 4.1a shows that majority of the respondents were male (72.5%). Females accounted for only 27.5% of the responses collected. Banking industry is primarily a sector where male employees are dominant. It is due to the fact that banking sector in Pakistan usually require late sittings. The culture of Pakistan is such that women do not prefer to work late hours and thus do not prefer banking jobs.

Age

Table 4.1a reveals that majority of the respondents belong to the age bracket of 30 years to 34 years (29.4%). Overall, majority of the respondents (84.3%) were below the age of 40 which depicts that banking sector prefer recruiting young blood. Rest of them (15.7%) were between the age of 41 and 55. There was no respondent above the age of 55.

Marital Status

Results show that most of the respondents (49.2%) were married and have children. 34.5% respondents were single. Only 2 respondents out of 313 were single parents. Total married respondents (with and without children) accounts for 63.9% of the entire sample size.

Education

66.5% of the respondents had a local master's degree. Whereas 10.5% had a master's degree from some foreign university. 14.7% respondents had minimum of undergraduate degree (local or foreign). In summary, 77% respondents were a master's degree holder.

Income (Take home salary)

The largest group of respondents (17.6%) claimed their take home salary to be more than rupee 110,000. Whereas the lowest take home salary i.e. less than rupee 35,000 was reported by 13.4% of the respondents, which was the lowest figure of percentage responses by the respondents.

Health status

38% of the respondents believe their health status is good if not excellent. Whereas 23.3% respondents say that in their views, their health is reasonable (neither good nor bad). In total, 35.4% respondents are very satisfied with their health and believe that they have very good and healthy lifestyle.

Table 4.1a: Demographic characteristics of survey respondents (n=313)

Variables	Categories	Frequency	Percentage (%)
Gender	Male	227	72.50
	Female	86	27.50
Age	24 and less	28	8.90
	25 to 29	88	28.10
	30 to 34	92	29.40
	35 to 39	56	17.90
	40 to 44	22	7.00
	45 to 49	21	6.70

	50 to 54	6	1.90
Marital Status	Single	108	34.50
	Married with children	154	49.20
	Married without children	46	14.70
	Divorced with children	1	0.30
	Divorced without children	3	1.0
	Deceased spouse with children	1	.30
Education	Undergraduate local	35	11.20
	Undergraduate foreign	11	3.50
	Masters locals	208	66.50
	Masters foreign	33	10.50
	M.Phil.	26	8.30
Take home salary (in rupees)	Less than 35,000	42	13.40
	35,001 to 50,000	50	16.0
	50,001 to 65,000	49	15.70
	65,001 to 80,000	51	16.30
	80,001 to 95,000	32	10.20
	95,001 to 110,000	34	10.90
	More than 110,000	55	17.60
Health status	Bad	10	3.20
	Reasonable	73	23.30
	Good	119	38.0
	Very good	88	28.10
	Excellent	23	7.30

Respondents' Professional (Work related) Characteristics

Results of all the respondents' work-related variables are shown in table 4.1b.

Department

Most of the respondents (20.1%) were working in the corporate credits department of their respective banks. Following them was risk management department with 17.3% respondents. 16.6% respondents were from SME & commercial credits department. Remaining respondents were from operations (11.2%), international trade (8.3%), branch banking (5.8%), credit administration (5.8%), human resource (3.8%), and other departments (11.1%).

Years of experience in current bank

Highest percentage of respondents (31.3%) had less than three years of work experience in the bank they were currently employed in. It was followed by 28.1% respondents who had been working with their current employer from four to seven years. Only 8.9% respondents had more than 15 years of experience with their current employer.

Actual working hours every day in the bank (on average)

Most of the respondents (46.5%) claim that they work between nine to 12 hours every day on average. 43.5% respondents state that they work between five to eight hours on average every day at work. However, 6.1% respondents thought that they work less than five hours a day.

Bonus paid for not availing sanctioned leaves

The responses were required in simple yes or no form. Most of the respondents (84.3%) claimed that they do not get any bonus if they do not avail the leaves assigned to them. However, 15.7% respondents claimed to receive bonus if they did not avail their leaves.

Days attended work being sick

Most of the respondents (34.8%) showed up at their work being sick once in last two months of filling the survey. In last two months of filling the survey, 26.2% respondents attended work being sick two to three times. 25.9% respondents claimed that they never attended work being sick which means that they preferred to be absent. Only 28 respondents showed up at work more than five times being sick.

Table 4.1b: Work-related factors of survey respondents (n=313)

Variables	Categories	Frequency	Percentage (%)
Department	Human resource	12	3.80
	General services	2	0.6
	Operations	35	11.20
	Legal	8	2.60
	Service quality	3	1.0
	Agriculture	1	0.30
	SME & commercial	52	16.60
	Corporate	63	20.10
	Branch banking	18	5.80
	Credit administration	18	5.80
	Training and development	2	0.60
	Marketing	7	2.20
	Audit	6	1.90
	Compliance and regulatory	1	0.30
	IT	1	0.30
	Treasury	4	1.30
	Risk management	54	17.30
	International trade	26	8.30
Years of experience in current bank	Less than 3	98	31.30
	4 to 7	88	28.10
	8 to 11	64	20.40
	12 to 15	35	11.20
	More than 15	28	8.90

Actual working hours every day (on average)	Less than 5	19	6.10
	5 to 8 hours	136	43.50
	9 to 12 hours	146	46.50
	More than 12 hours	28	8.90
Any bonus paid if the employee does not avail any leave	Yes	49	15.70
	No	264	84.30
Days attended work being sick in last two months	Never	81	25.90
	Once	109	34.80
	Two to three times	82	26.20
	Four to five times	13	4.20
	More than five times	28	8.90

Descriptive Statistics of Construct Items

This section presents descriptive statistics of survey constructs as follows:

Employee Productivity

Respondents were asked to indicate how often did any health hazard affect their work to measure their productivity at work. Nine items on a four-point Likert scale ranging from "never" (scale 1) to "always" (scale 4) were used to measure this construct. The results of the respondents' ratings for each item of this construct can be seen in table 4.2. The mean scores ranged between 1.70 (±0.836) and 2.13 (±0.914).

Table 4.2: Descriptive statistics of measured items of employee productivity (PP) construct

Items	Mean statistic	Standard deviation statistic
P1	2.01	0.838
P2	1.95	0.815
P3	1.76	0.852
P4	1.90	0.845
P5	2.08	0.924

P6	1.86	0.886
P7	1.70	0.836
P8	2.13	0.914
P9	1.95	0.903

Presenteeism

The respondents' views on showing up at work being sick were measured by six items using a six-point Likert scale ranging from "strongly disagree" (scale 1) to "strongly agree" (scale 6). Table 4.3 depicts the descriptive statistics measured items of PR construct. The mean statistic of PR construct items was between 3.82 (±1.374) and 4.38 (±1.332). Results show that all the mean scores were ranging between "somewhat disagree" and "somewhat agree" (scale 3 and 4).

Table 4.3: Descriptive statistics of measured items of presenteeism (PR) construct

Items	Mean statistic	Standard deviation statistic
Pr1	4.38	1.332
Pr2	4.23	1.334
Pr3	3.82	1.374
Pr4	3.96	1.389
Pr5	4.30	1.190
Pr6	3.39	1.399

Organizational Attendance Pressure Norms

Four items measured this construct. Table 4.4 presents descriptive results of measured items of this construct. The highest and lowest mean ratings of the items were 1.89 (±1.297) and 3.97 (±1.532) respectively. We can see that all the items are in the range of disagreement scale. It indicates that the sample agrees to the fact that they do not have pressure to attend work being sick.

Table 4.4: Descriptive statistics of measured items of Organizational attendance pressure norms (OA) construct

Items	Mean statistic	Standard deviation statistic
OAPN1	3.53	1.617
OAPN2	3.19	1.652
OAPN3	3.97	1.532
OAPN4	1.89	1.297

Supervisor Support

Six items measured this construct on Likert scale ranging from "strongly disagree" (scale 1) to "strongly agree" (scale 6). Table 4.5 presents the means and standard deviations of the items measuring the supervisor support construct. The lowest mean rating observed was 4.59 (±1.268) for item SS1 (i.e. my supervisor is really good at understanding my problems.) and the highest mean rating observed was 4.85 (±1.064) for item SS3 (i.e. my supervisor is friendly.). All the items were ranging in agreement scale. This shows that respondents believe that their supervisors at work were quite supportive.

Table 4.5: Descriptive statistics of measured items of Supervisor support (SS) construct

Items	Mean statistic	Standard deviation statistic
SS1	4.59	1.268
SS2	4.85	0.998
SS3	4.85	1.064
SS4	4.97	0.962
SS5	4.83	1.077
SS6	4.69	1.122

Organizational Climate

Table 4.6 reports the summary of the descriptive statistics of the respondents reported levels of organizational climate (OC) causing presenteeism in banking sector of Pakistan on a six-

point scale ranging from 1 being “strongly disagree” to 6 being “strongly agree”. There we 15 items to measure this construct. The highest mean rating of 4.70 (±1.037) was found for OC13 item (i.e. my department requires employees to work hard) while the lowest mean rating was 3.10 (±1.325) for OC12 item (i.e. generally my workload is not particularly demanding). The average mean score of OC construct items was 3.74 reflecting the respondents were not agreeable to the statements. The average standard deviation of 1.322 showed that the respondents were not too much dispersed around their mean score.

Table 4.6: Descriptive statistics of measured items of Organizational climate (OC) construct

Items	Mean statistic	Standard deviation statistic
OC1	4.06	1.410
OC2	3.39	1.401
OC3	3.27	1.284
OC4	3.26	1.318
OC5	4.35	3.140
OC6	3.36	1.293
OC7	3.57	1.299
OC8	3.88	1.169
OC9	3.82	1.210
OC10	3.80	1.257
OC11	4.16	1.249
OC12	3.10	1.325
OC13	4.70	1.037
OC14	3.96	1.383
OC15	3.45	1.353

Job Security

A 10-item scale was used to measure the job security construct and table 4.7 shows the means and standard deviation of items measuring this construct. The construct was measured on 6 Likert points where 1 being “strongly disagree” and 6 being “strongly agree”. The highest mean

rating of 4.32 (±1.279) was found for JS2 item (i.e. management will not cut back on the number of hours I work every day) while the lowest mean rating was 2.77 (±1.498) for JS10 item (i.e. my job is not a secure one). The answers to each item were expected the same way. The lowest mean score item resulted the best possible way where employees do not agree to the fact their job is not a secure one.

Table 4.7: Descriptive statistics of measured items of job security (JS) construct

Items	Mean statistic	Standard deviation statistic
JS1	4.23	1.312
JS2	4.32	1.279
JS3	2.79	1.285
JS4	4.29	1.234
JS5	4.05	1.311
JS6	3.36	1.426
JS7	3.80	1.330
JS8	4.30	1.265
JS9	3.45	1.495
JS10	2.77	1.498

Employee Over Commitment

The construct was measured by six-items on a six point Likert scale where 1 represented "strongly disagree" and 6 represented "strongly agree". Table 4.8 summarizes the descriptive results of EO construct. The highest mean rating of 4.05 (±1.450) was found for EOC2 item (i.e. when I get back home, I can easily relax and "switch-off" work) while the lowest mean rating was 3.57 (±1.470) was found for EOC5 item (i.e. work rarely lets me go; it is still on my mind when I go to bed). The mean scores of all the items except EOC2 show that respondents are in disagreeable mode for most of the items in this construct.

Table 4.8: Descriptive statistics of measured items of employee over commitment (EO) construct

Items	Mean statistic	Standard deviation statistic
EOC1	3.79	1.512
EOC2	4.05	1.450
EOC3	3.81	1.205
EOC4	3.92	1.420
EOC5	3.57	1.470
EOC6	3.71	1.383

Employee Work Engagement

Nine items measured the employee work engagement construct on six-point Likert scale where 1 being "strongly disagree" and 6 being "strongly agree". Table 4.9 depicts the descriptive results of EW construct. The highest mean rating of 4.64 (±1.098) was found for EWE7 item (i.e. I feel happy when I am working intensely) while the lowest mean rating of 3.70 (±1.263) was found for EWE9 item (i.e. I am carried away when I am working). The average mean score of EW construct items was 4.27 reflecting the respondents were agreeable to the statements. The average standard deviation of 1.146 showed that the responses were not much different from their mean score.

Table 4.9: Descriptive statistics of measured items of employee work engagement (EW) construct

Items	Mean statistic	Standard deviation statistic
EWE1	3.88	1.157
EWE2	4.34	0.977
EWE3	4.25	1.253
EWE4	4.46	1.071
EWE5	4.26	1.267
EWE6	4.48	1.204
EWE7	4.64	1.098

EWE8	4.46	1.028
EWE9	3.70	1.263

Structural Equation Modelling Analysis

Structural equation modelling (SEM) helps in identifying and examining relationships among multiple latent variables (constructs). The researcher opted for SEM for data analysis because this technique has the ability to test causal relationships between constructs with multiple measurement items (Hair et al., 2006). Moreover, the relationships among constructs and measurement items are validated by using confirmatory factor analysis (CFA), and relationships between constructs are tested using the structural model (Hair et al., 2006).

SEM analysis is performed in two steps. In the first step, confirmatory factor analysis (CFA) was performed using the SEM software AMOS v.18.0 to test the measurement model. In the second step, path analysis was conducted to test the hypotheses related to independent and dependent variables.

Results of measurement and structural model are presented as follows. However, it is to be noted that for clarification purposes both initial and working models of CFA will be presented.

CONFIRMATORY FACTOR ANALYSIS

Confirmatory factor analysis (CFA) is usually carried out to measure the uni-dimensionality, reliability, and validity of measures. For the purpose of this research, two broad approaches were used in the CFA to evaluate the measurement model.

1. goodness of fit (GoF) standards, and
2. evaluation of validity and reliability of the measurement model.

The results of CFA of both original and working model are as follows:

Initial CFA Model

CFA was performed on the measurement model comprising eight factors, which were: organizational attendance pressure norms (OA); supervisor support (SS); organizational climate (OC); job security (JS); employee over commitment (EO); employee work engagement (EW),

presenteeism (PR); and employee productivity (PP). Original model for CFA can be seen in appendix – 2. All the factors were measured by many items. In total, 65 items were used to measure eight constructs. Details of the constructs can be seen in table 3.4 in the chapter of methods and procedures. Table 4.10 provides summarized results of initial CFA model.

Table 4.10: Goodness of Fit statistics for initial CFA model

Index	Recommended Value	Observed Value
Chi-square/df	1 to 3	2.479
NFI	Greater than 0.8 or greater than 0.9	0.589
GFI		0.638
CFI		0.703
TLI		0.689
RMSEA	Score less than 0.10	0.069

The results revealed that the values of NFI = 0.589, GFI = 0.638, CFI = 0.703, and TLI = 0.689 are not consistent with the recommended levels thus the model needed further modification. Thus, in order to get a better fit of the model and good reliability and validity results, detailed evaluation of the model was done to improve the model. The model was improved by following the criteria proposed by Churchill (2006). According to him, factor loading (i.e. the standard regression weight in AMOS 18) value should be greater than 0.50. Following this criteria, the initial CFA model output was examined to see the item loadings below 0.50 value.

Assessments of results indicated that the item loading values of OAPN4, Pr4, Pr5, Pr6, OC1, OC2. OC3, OC4, OC5, OC6, OC11, OC12, OC13, OC14, OC15, JS2, JS3, JS6, JS9, EOC3, EWE1, and EWE9 were below 0.05. The detailed table of regression weights of original model and the items can be seen in appendix – 3. Therefore, the above stated items were dropped for better reliability and validity of the model.

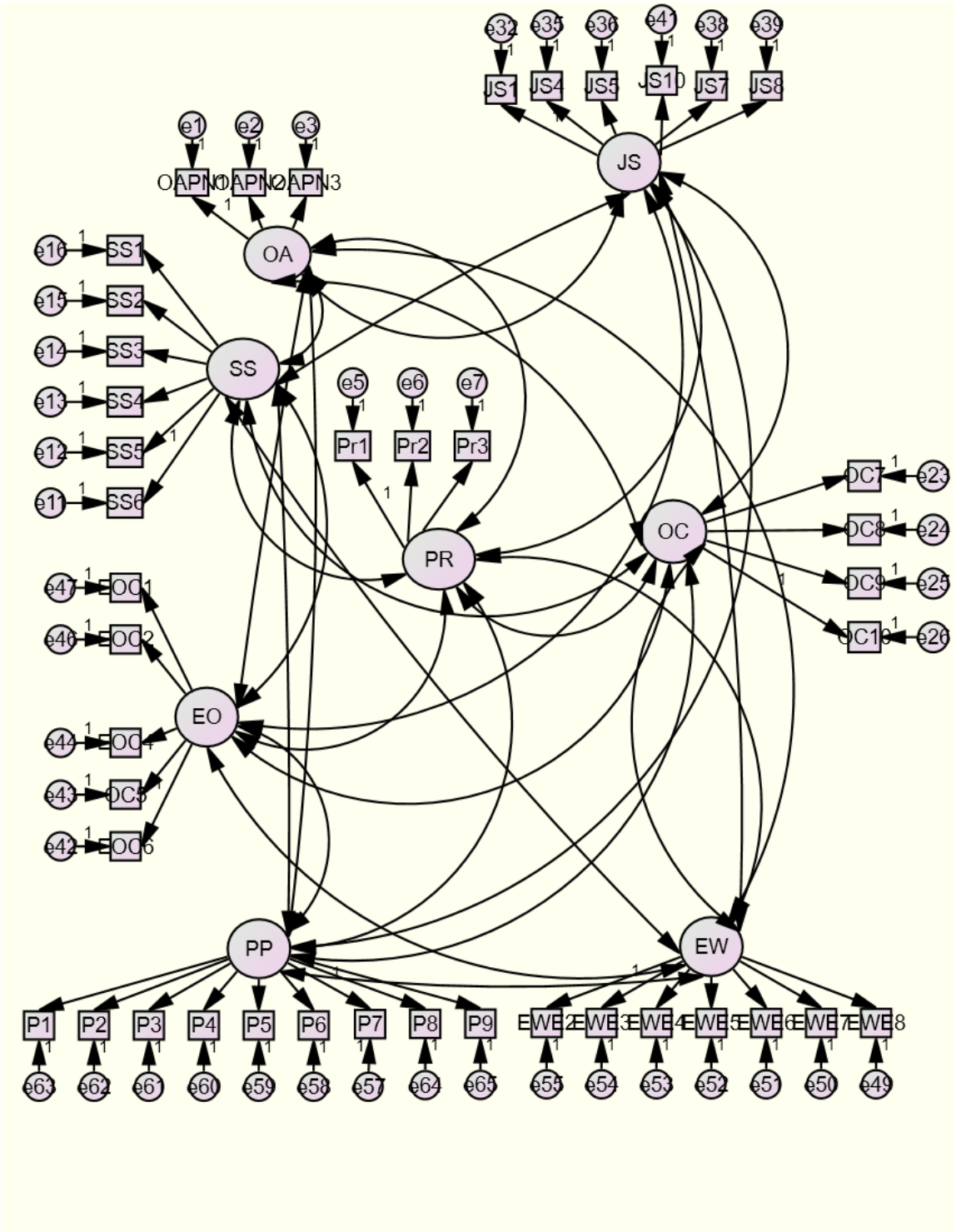
Working CFA Model

After dropping the above stated items (with the item loading value less than 0.50), the measurement model was re-run, as recommended by Kline (2005) and Hair et al. (2006). Final working CFA model can be seen in figure 4.1. The results of the model revealed that goodness of fit measures got better and the revised model displayed a better fit to the data. Table 4.11 provides concise results of final working CFA model.

Table 4.11: Goodness of Fit statistics for working CFA model

Index	Recommended Value	Observed Value
Chi-square/df	1 to 3	2.231
NFI	Greater than 0.8 or greater than 0.9	0.800
GFI		0.811
CFI		0.865
TLI		0.853
RMSEA	Score less than 0.10	0.063

Figure 4.1: Working CFA Model



Other than the goodness of fit statistics, factor loadings were all greater than the value of 0.50 and t-values were above 1.96. In summary, it was concluded that model was fit to the data, indicating no further adjustment in the model was required. Thus, the uni-dimensionality of the model was proven (Hair et al. 2006).

Reliability of the constructs

In order to find out the consistency of the answers to all the items of the constructs, construct reliability (also known as composite reliability) was measured. Moreover, average variance extracted (AVE/convergent reliability) was also tested to measure the amount of variance of each construct in relation to amount of variance due to measurement error. Chin (1998) suggested 0.50 as the threshold reliability of the measures, but 0.7 is a recommended value for a reliable construct. For the average variance extracted by a measure, acceptable score is 0.5 (Fornell and Larker 1981).

Results of construct reliability and convergent reliability are presented in table 4.12. The construct reliabilities varied between 0.918 for the "supervisor support" construct and 0.66 for the "organizational attendance pressure norms" construct. Construct reliabilities for six constructs were found greater than the recommended level of construct reliability (mentioned in table 4.12) for each construct. However, the construct reliabilities for OAPN and EO constructs were falling in acceptable levels as well. The average variance extracted of the same stated variables is also below the acceptable levels of 0.50 which was pretty explanatory.

Table 4.12: Construct Reliability Statistics

Constructs	Construct reliability	Average variance extracted
Criteria	Acceptable ≥0.5 Recommended ≥0.70	Acceptable and recommended ≥0.50
Organizational attendance pressure norms (OA)	0.66	0.40
Supervisor support (SS)	0.918	0.653
Organizational climate (OC)	0.707	0.608
Job security (JS)	0.804	0563

Employee over commitment (EO)	0.670	0.467
Employee work engagement (EW)	0.896	0.556
Presenteeism (PR)	0.812	0.590
Employee productivity (PP)	0.902	0.508

Validity of the constructs

Construct validity is tested by discriminant validity. As discussed earlier, convergent reliability (AVE) is compared with the average shared variance (which is the average of squared correlation of all the constructs). For discriminant validity to hold, the calculated value has to be smaller than the value of AVE. Table 4.13 represents the values of average shared variance convergent reliability so that it can be clearly gauged whether discriminant validity holds or not.

Table 4.13: Discriminant validity

Constructs	AVE	Average shared variance	Holds/does not hold
Organizational attendance pressure norms (OA)	0.40	0.07	holds
Supervisor support (SS)	0.653	0.12	holds
Organizational climate (OC)	0.608	0.07	holds
Job security (JS)	0563	0.06	holds
Employee over commitment (EO)	0.467	0.10	holds
Employee work engagement (EW)	0.556	0.12	holds
Presenteeism (PR)	0.590	0.02	holds

Employee productivity (PP)	0.508	0.18	holds

Results shown in the above table disclose that, the AVE estimates of all the constructs were larger than their corresponding average shared variance estimates, which established a high level of discriminant validity of the constructs. In addition, this also specified that measured items of each construct have more in common with their associated latent construct than other latent constructs; thus, providing strong support for the discriminant validity.

Model estimates

Standardized regression weights (factor loadings), and t-values of each of the items in working model are presented in table 4.14.

Table 4.14: Factor loadings and t-values of items of final working model

Construct	Item	Standardized factor loadings	t-value	p-value*
Organizational attendance pressure norms (OA)	OAPN1	0.693	-------**	
	OAPN2	0.663	8.138	***
	OAPN3	0.536	7.213	***
Supervisor support (SS)	SS1	0.798	16.286	***
	SS2	0.774	15.605	***
	SS3	0.848	17.790	***
	SS4	0.756	15.102	***
	SS5	0.846	17.725	***
	SS6	0.821	-------	
Organizational climate (OC)	OC1	0.541	-------	
	OC2	-0.884	-10.262	***
	OC3	-0.936	-10.398	***
	OC4	-0.711	-9.190	***

Job security (JS)	JS1	0.724	-------	
	JS4	0.836	14.199	***
	JS5	0.855	14.498	***
	JS7	0.678	11.513	***
	JS8	0.790	13.441	***
	JS10	-0.592	-10.023	***
Employee over commitment (EO)	EOC1	0.676	10.328	***
	EOC2	-0.541	-8.466	***
	EOC4	0.643	9.883	***
	EOC5	0.844	12.052	***
	EOC6	0.681	------	
Employee work engagement (EW)	EWE2	0.740	9.324	***
	EWE3	0.719	9.174	***
	EWE4	0.769	9.519	***
	EWE5	0.889	10.206	***
	EWE6	0.839	9.947	***
	EWE7	0.672	8.819	***
	EWE8	0.538	-------	
Presenteeism (PR)	Pr1	0.747	-------	
	Pr2	0.846	12.185	***
	Pr3	0.726	11.601	***
Employee productivity (PP)	P1	0.530	8.911	***
	P2	0.669	11.224	***
	P3	0.716	12.007	***
	P4	0.724	12.124	***
	P5	0.759	12.707	***
	P6	0.776	12.988	***
	P7	0.710	-------	
	P8	0.758	12.693	***
	P9	0.739	12.383	***

*p value < 0.001 (***)

**regression weight 1

PATH ANALYSIS

Path analysis is carried out to measure the relationship between the dependent and independent variables. This section presents results of hypotheses testing. Table 4.15 shows thirteen hypotheses represented by causal paths (H1, H2, H3, H4, H5, H6, H7, H8, H9, H9a, H9b, H10, H11, H12, and H13) that were used to test the relationships between the latent constructs. H9a and H9b measure the moderating effect of gender on organizational attendance pressure norms and job security respectively.

The latent constructs used in the proposed theoretical framework (as described in chapter 2) were categorized in two constructs: exogenous and endogenous constructs. Exogenous constructs (independent variables) were the organizational attendance pressure norms, supervisor support, organizational climate, job security, employee over-commitment, employee work engagement, financial bonus, overall employee health status, gender, age, marital status, department, and presenteeism while endogenous constructs (dependent variables) were presenteeism and employee productivity. Moreover, gender has been tested as a moderator to check group differences impact of organizational attendance pressure norms and job security on presenteeism.

Goodness of fit indices and other parameter estimates were tested to evaluate the final working model. Assessment of parameter estimates results recommended that seven out of fifteen paths were significant. Thus, indicating support for the six hypotheses. These results are presented in detail as follows.

Table 4.15: Paths causal relationship

Construct	Hypotheses	Relationship
Organizational attendance pressure norms	H1	OA → PR
Supervisor support	H2	SS → Pr
Organizational climate	H3	OC → Pr

Job security	H4	JS → Pr
Employee over commitment	H5	EO → Pr
Employee work engagement	H6	EW → Pr
Financial bonus	H7	FB → Pr
Employee overall health	H8	HealthStatus → Pr
Gender	H9	Gender → Pr
Age	H10	Age → Pr
Marital Status	H11	MaritalStatus → Pr
Department of the employee	H12	Department → Pr
Employee productivity	H13	PR → PP

Table 4.16 below the fit indices of the path model and it can be seen that it provided the good fit to the data.

Table 4.16: Structural path model fit indices

Index	Recommended Value	Observed Value
Chi-square/df	1 to 3	2.099
NFI	Greater than 0.8 or greater than 0.9	0.901
GFI		0.893
CFI		0.917
TLI		0.897
RMSEA	Score less than 0.10	0.059

Another most important part of structural model assessment is the β value i.e. the coefficient parameter. When the t-value (critical ratio i.e. CR) is higher than 1.96 for an estimate (standardized regression weight), then the parameter coefficient value is considered to be

statistically significant at the .05 levels (Hair et. al. 2006). It clearly means that the researcher is 95% confident that the variable is significant to this research.

Using the path estimates and t-values, thirteen causal paths were examined in this research study. For five causal paths estimates, t-values were above the 1.96 critical values at the significant level $p \leq .05$. The t-values for remaining constructs were found statically not significant. The overall structural model is shown in figure 4.2, and parameter estimates are presented in table 4.17. It is to be noted that the measurement items and error terms associated with latent constructs are not shown for clarity.

Table 4.17: Testing of hypotheses

Construct	Hypotheses	Relationship	Standardized regression weights (β)	Supported
Organizational attendance pressure norms	H1	OA → Pr	0.077	NO
Supervisor support	H2	SS → Pr	0.31	YES***
Organizational climate	H3	OC → Pr	0.028	NO
Job security	H4	JS → Pr	-0.171	YES**
Employee over commitment	H5	EO → Pr	-0.09	NO
Employee work engagement	H6	EW → Pr	0.197	NO
Financial bonus	H7	FB → Pr	-0.215	NO
Employee overall health	H8	HealthStatus → Pr	0.247	YES***
Gender	H9	Gender → Pr	0.372	YES**
Age	H10	Age → Pr	0.001	NO
Marital Status	H11	MaritalStatus → Pr	-0.026	NO

[1]Department of the employee	H12	Department → Pr	0.001	NO
Employee productivity	H13	PR → PP	-0.219	YES***

*** Significant at 0.001 level (two tailed), **Significant at 0.01 level (two tailed)

By seeing the table above, we can clearly state that five paths are statistically significant. Rest are non-significant paths. In chapter two of this thesis, the hypotheses are intended to test in such a way that a whether a relationship exists between the stated independent variables and dependent variables. The direction of the significant relationships matters as well. Table 4.17 shows that except gender, job security, and employee productivity; all the paths have positive relationship.

Moderating effects of gender

In this study, gender has been used to find if there is any moderating relationship of gender between organizational attendance pressure norms and presenteeism, and job security and presenteeism. Moderation is run to analyze if there is any difference between the two genders for the two stated paths. Table 4.18 shows the results of running moderation of gender between two paths.

Table 4.18: Moderating effects of gender

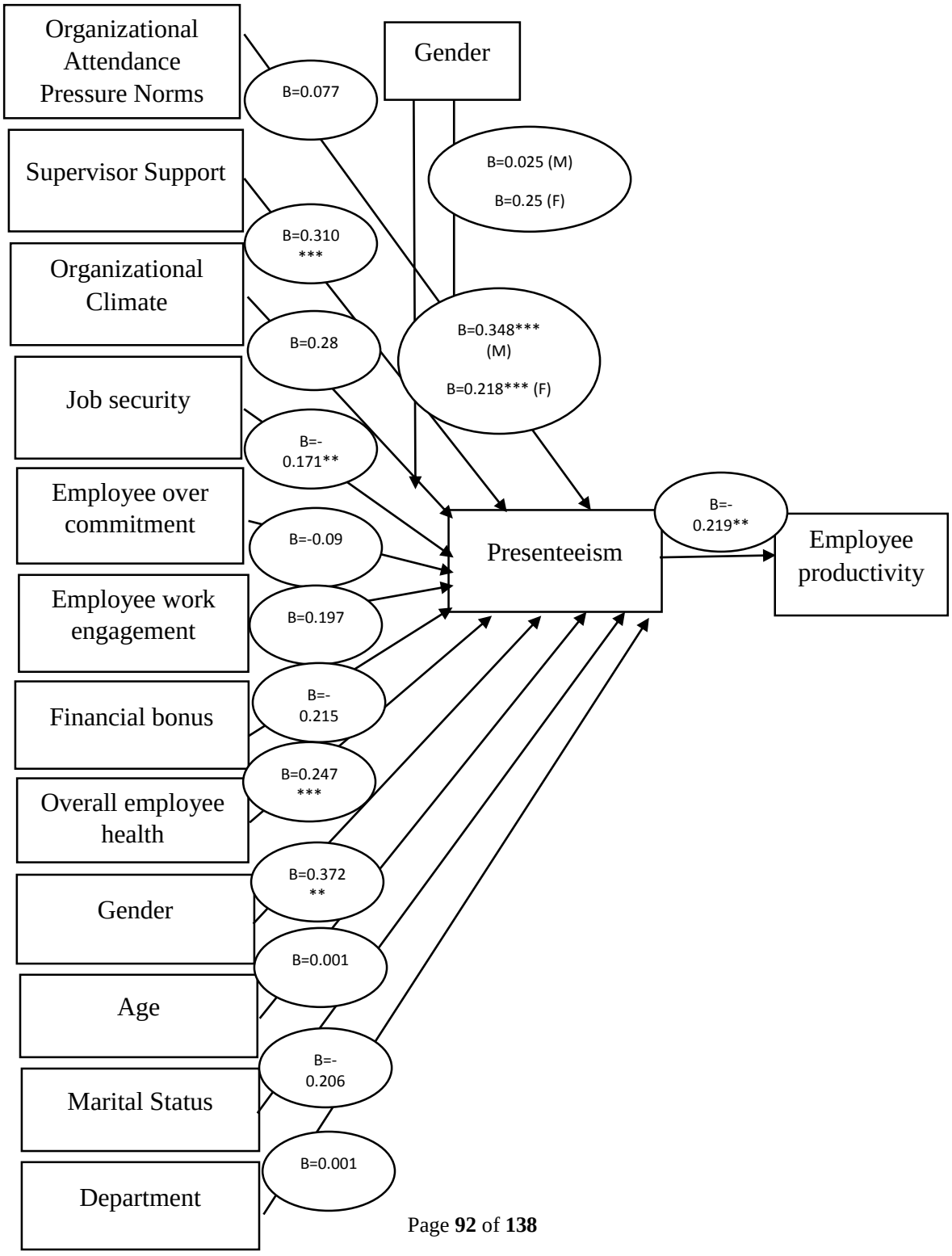
Construct	Gender	Estimate (β)	p-value
Organizational attendance pressure norms	Male	0.025	Insignificant
	Female	0.25	Insignificant
Job security	Male	0.348	***
	Female	0.218	***

We can clearly see that gender has no moderating effect between organizational attendance pressure norms and presenteeism. Conversely, job security is significant for both groups i.e. males

[1] Type of bank was also tested with presenteeism being large and small banks. The results were insignificant.

and females in terms of presenteeism. However, looking at the regression weights it can be deduced that job security matters to males more as compared to females. Hence, this relationship is stronger for the male group.

Figure 4.2: Structural Model



As shown in figure 4.2, the theoretical model estimations have shown that 6 out of 13 hypotheses were significant while seven were not significant. Moreover, for moderation of gender, one hypothesis is significant and one is insignificant. The support for hypotheses is as follows:

Organizational Context Factors

Hypothesis 1 = There is a relationship between organizational attendance pressure norms and presenteeism.

As shown in the figure 4.2, the standardized regression weight for organizational attendance pressure norms to presenteeism is 0.077. This path is statistically insignificant with the p value of 0.239. As p value is greater than 0.05, the results confirmed that we fail to reject Ho. This indicated that the organizational attendance pressure norms have no effect on presenteeism in banking sector, implying that in banking sector employees do not have any attendance pressure. Thus, the likelihood of employees showing up at work being sick is not due to the pressure of being present but there are other subsequent reasons.

Hypothesis 2 = There is a relationship between supervisor support and presenteeism.

As shown in the figure 4.2, the standardized regression weight for supervisor support to presenteeism is 0.310. This path is statistically significant at the p <.001. As p value is less than 0.05, the results confirmed that we reject Ho and accept the alternate hypothesis. This indicated that the supervisor support has positive significant effect on presenteeism in banking sector, implying that if the supervisor of the employee is supportive and they have better relations, the likelihood of employees showing up at work being sick increases. This can be justified with the idea that when employees are not feeling well and they show up at work, they expect their supportive supervisor to not to pressurize them with more work and they believe that their supervisor understands their state of health.

Hypothesis 3 = There is a relationship between organizational climate and presenteeism.

Figure 4.2 revealed that the standardized regression weight for organizational climate to presenteeism is 0.028. This path is statistically insignificant with the p value of 0.741. As p value is much greater than 0.05, the results confirmed that we fail to reject Ho. This indicated that the organizational climate has no effect on presenteeism in banking sector, implying that if the

employees decide to show up at work being sick, it is not due to the organizational climate related to employees' participation at work, their welfare, and the organizational pressure to work more.

Employee Personal Factors

Hypothesis 4 = There is a relationship between job security and presenteeism.

The standardized regression weight for job security to presenteeism is -0.171 as shown in the figure 4.2. This path is statistically significant at the p <.01. As p value is less than 0.05, the results confirmed that we reject Ho and accept the alternate hypothesis. This showed that the jib security has positive significant effect on presenteeism in banking sector, implying that if employees know that their job is not secured, the likelihood of employees showing up at work being sick increases.

Hypothesis 5 = There is a relationship between employee over commitment and presenteeism.

Figure 4.2 displayed that the standardized regression weight for employee over commitment to presenteeism is -0.09. This path is statistically insignificant with the p value of 0.177. As p value is greater than 0.05, the results established that we fail to reject Ho. This indicated that the employee over commitment to his job has no effect on presenteeism in banking sector, implying that even if the employees are committed to their work, there are no proofs that they will prefer to be absent from work being sick or prefer to show up at work being sick.

Hypothesis 6 = There is a relationship between employee work engagement and presenteeism.

As depicted in figure 4.2, the standardized regression weight for employee work engagement to presenteeism is 0.197. This path is statistically insignificant with the p value of 0.074. As p value is greater than 0.05, the results established that we fail to reject Ho. This specified that the employee work engagement have no effect on presenteeism in banking sector, which implies that even if the employees are strongly involved in their work and are dedicated towards to work, they may take a day or two off when sick. It has no impact on their decision whether to show or not to show up at work being sick.

Hypothesis 8 = There is a relationship between employee overall health status and presenteeism.

As depicted in figure 4.2, the standardized regression weight for employee overall health to presenteeism is 0.247. This path is statistically significant at the p <.001. As p value is less than

0.05, the results confirmed that we reject Ho and accept the alternate hypothesis. This indicated that the employee overall health status has positive significant effect on presenteeism in banking sector, implying that if the employee feels that his/her health allows him/her to show up at work, he may indulge in presenteeism behavior.

Socio-economic and Demographic Factors

Hypothesis 9 = There is a relationship between gender and presenteeism.

The standardized regression weight for gender of the employee to presenteeism is -.372 as can be seen in figure 4.2. This path is statistically significant at the p <.01. As p value is less than 0.05, the results confirmed that we reject Ho and accept the alternate hypothesis. T-test results of man comparison indicated that males observe presenteeism significantly more than females.

Hypothesis 9a = Gender moderates the relationship between organizational attendance pressure norms and presenteeism.

As depicted in figure 4.2, the standardized regression weights for male employees on organizational attendance pressure norms to presenteeism is 0.025 and for female employees on organizational attendance pressure norms to presenteeism is 0.25. This path is statistically insignificant with the p value of 0.816 (for males) and 0.092 (for females). As p value is greater than 0.05, the results established that we fail to reject Ho. This specified that gender does not moderate the relationship between organizational attendance pressure norms and presenteeism in banking sector, which implies there is no difference caused by organizational attendance pressure norms on employee presenteeism due to gender. Both male and females show up at work being sick due to the pressure of attendance by the organization.

Hypothesis 9b = Gender moderates the relationship between job security and presenteeism.

The standardized regression weights for male employees on job security to presenteeism is 0.348 and for female employees on job security to presenteeism is 0.218. This path is statistically significant for both the groups with the p value less than 0.001. The beta values specified that relationship between job security and presenteeism in banking sector is more strengthened for males than females, which implies that males are more concerned about their job security. That is why they show up at work being sick.

Hypothesis 10 = There is a relationship between age of the employee and presenteeism.

As depicted in figure 4.2, the standardized regression weight for age of the employee to presenteeism is 0.001. This path is statistically insignificant with the p value of 0.986. As p value is much greater than 0.05, the results established that we fail to reject Ho. This specified that the age of the employee have no effect on presenteeism in banking sector.

Hypothesis 11 = There is a relationship between marital status of the employee and presenteeism.

As depicted in figure 4.2, the standardized regression weight for marital status of the employee to presenteeism is -0.026. This path is statistically insignificant with the p value of 0.65. As p value is much greater than 0.05, the results established that we fail to reject Ho. This specified that the marital status of an employee have no effect on presenteeism in banking sector.

Hypothesis 12 = There is a relationship between department of the employee and presenteeism.

As depicted in figure 4.2, the standardized regression weight for department of the employee to presenteeism is also 0.001. This path is statistically insignificant with the p value of 0.944. As p value is much greater than 0.05, the results established that we fail to reject Ho. This specified that the department of the employee have no effect on presenteeism in banking sector.

Hypothesis 13 = There is relationship between presenteeism and employee productivity.

The standardized regression weight for presenteeism to employee productivity is -0.219. This path is statistically significant at the p <.001. As p value is less than 0.05, the results confirmed that we reject Ho and accept the alternate hypothesis. This indicated that presenteeism has a positive significant effect on employee productivity in banking sector, implying that when an employee shows up at work being sick, his/her productivity declines in terms of quality of the work, quantity of the work, and there are chances that he/she is unable to concentrate on his/her work.

CHAPTER V

DISCUSSION

The chapter consists of following two sub-sections:

- Overview of the research study, and
- The key findings of the primary research conducted:
    - the descriptive findings, and
    - the hypotheses findings

Overview of the Research

The main objective of this research study was to identify factors affecting presenteeism in the banking industry of Pakistan and the consequence of presenteeism i.e. the employee productivity. This thesis extracted the antecedents and consequence of presenteeism from the dynamic model of presenteeism and absenteeism presented by Johns (2010) and empirically tested a suggested theorized model for understanding the significant factors that affect presenteeism in the banking sector. The factors were divided into three major categories: a) organizational context factors, b) employee personal factors, and c) employee socio-economic and demographic factors. Moreover, the research also intended to check the difference between two genders i.e. males and females for the strength of relationship between organizational attendance pressure norms and presenteeism, and job security and presenteeism.

As described in chapter 2, the theoretical framework of the current study proposed that presenteeism in banking sector of Pakistan is affected by organizational attendance pressure norms, supervisor support, organizational climate, job security, employee over commitment, employee work engagement, financial bonus (for not availing leaves), overall health status, gender, age, marital status, and employee department. Moreover, the study proposed that presenteeism in banking sector of Pakistan affects the employee productivity.

In order to accomplish the aforementioned desired research objectives, a thorough, in-depth, and structured literature review was conducted, which is already explained well in chapter 2. Due to the simplicity and specificity of the Johns model of presenteeism and absenteeism, variables (constructs) were extracted from there. However, some variables were discarded and

some were added as per the researcher's consent and for the flexibility purpose. The variables taken from the above mentioned study were job security, health status, gender, and productivity. Out of these, job security was an organizational context factor; employee health status was employee personal factor, gender was a demographic factor, and productivity is something that is the consequence of presenteeism. Other than these four variables, following variables were included in the study that were suggested by extensive literature done in this area:

1) organizational context factors: organizational attendance pressure norms, supervisor support, organizational climate
2) employee personal factors: employee over commitment, employee work engagement, financial bonus
3) employee socio-economic and demographic factors: age, marital status, employee department.

Total variables tested in this study are 13, out of which 12 are antecedents of presenteeism and one is the consequence of presenteeism. Moreover, gender has been tested as a moderating variable where group differences are checked between males and females impact on organizational attendance pressure normal and job security over presenteeism in the banking sector.

This study was a quantitative cross-sectional based research. A field survey was done in the top ten banks of Pakistan (chapter 3) where the target respondents were bankers (for the primary data collection) with permanent status in the bank and are either part of regional or head office, the main branch, or the corporate office. Existing measurement scales extracted from already published research were used to develop the questionnaire for data collection. Before taking the questionnaire to the selected banks' employees, pilot study was conducted with the aim to identify any mistakes and uncertainties in the adapted instruments with the intention of avoiding confusions and misinterpretations (chapter 3). The scales were reworded (e.g. using word "bank" instead of "organization"), revised and changed where needed.

A total sample of 313 responses (out of total 411 responses) was used for data analysis. SPSS and AMOS software were used to analyze the collected data. The SPSS version 20.0 was used for the descriptive analysis of the employees demographic and socio-economic profile, and the frequencies of the items of the construct while the AMOS version 18.0 was used for structural equation modelling technique. It was run in two steps: 1) confirmatory factor analysis (CFA) for

checking the model fit to the data, and assessing the reliability and validity of the constructs used in the theoretical model, and 2) path analysis for testing the proposed hypotheses. The proposed theoretical model provided valuable insight about the matter of presenteeism i.e. showing up at work being sick in the banking sector of Pakistan.

Most of the variables used as antecedents of presenteeism provided support for the proposed model. Especially, the results recommended that supervisor support, job security, employee overall health, and gender influence the presenteeism behavior in the banking sector of Pakistan. Moreover, presenteeism does affect the employee productivity. Lastly, gender was found to be moderating the impact between job security and presenteeism where men are more concerned about the job security when they show up at work being sick.

A detailed discussion of the findings is explained in the subsequent section. In addition, the discussion in this chapter is only structured around the descriptive analysis and hypotheses testing results after testing the theoretical mode.

Discussion

This section provides discussion on the response rate, respondents' demographic and socio-economic variables, factors measuring the constructs used in this study, and hypotheses tested.

Response rate

The study used a quantitative approach by conducting a cross-sectional survey for data collection. It was expected that 400 responses would be generated for the purpose of this research. However, 411 responses were collected from the bankers of selected top ten banks of Pakistan. Out of these 411 responses collected, only 313 responses were incorporated in the data analysis because the remaining responses were either not complete or they did not check the correct option of the secret question (I am staying paying attention so I will check strongly disagree); hence, they were discarded. Thus, the final response rate in this study was 76.2%.

Researcher was anticipating the overall useable response rate to be minimum 80% in this study but the achieved rate was reasonably higher than the response rate stated in previous research studies in the same area (i.e. presenteeism). For instance, the response rate reported in the study by Terry & Xi (2010) was 38.8 percent where the respondents were part of one health care and an

airline company. Karenina-Murray et al. (2015) received 65 percent rate from a design consultancy, printing company, and local government office. Hansen & Andersen (2008) reported 68 percent response rate where the study was done on Danish core workforce. The only published study on presenteeism conducted in Pakistan by Bokhari et al. (2017) did not report any response rate. Therefore, the final response rate in present research can be considered fairly better than the few of the studies done in this area and have been mentioned above.

Participants' Personal and Professional characteristics

The results of participants' personal demographic and socio-economic characteristics shown that the majority of the respondents were male (7.25 percent). This was not astonishing because looking at the percentage distribution of employed persons by major occupation groups, and gender that was done in 2013-14, it can be seen that total female working population is 23.33% as compared to total male working population of 76.67% in Pakistan (www.pbs.gov.pk). Therefore, this huge gap of working males and females may explain the high percentage of male responses achieved from this survey. This is also consistent with Bierla et al. (2013) study done on presenteeism and absenteeism that revealed males are more prevalent in financial institutions than females.

In addition, about 84 percent of respondents in this survey were below the age of 40. This finding suggests banking sector in Pakistan prefer to recruit young adults for their better understanding of current financial knowledge and active life style. Moreover, 63.9 percent of the respondents were married (both having kids and not having kids).

The results also shown that the level of education of the most (about 67 percent) of the bankers was local master's degree. The results are consistent with the estimated summary of enrolment in educational institutions presented by Ministry of Finance for the year 2015 and 2016 that states that total number of university enrolments were 1,294,081 for the master's program in both public and private sector universities of Pakistan (www.finance.gov.pk).

In addition, take home salary (income) of the respondents (see table 4.1a, chapter 4) revealed that about 55 percent bankers had monthly income ≥ Rs. 65,000, which is considerably very high income in Pakistan where the minimum wage rate is Rs. 15,000 according to Federal

Budget Press Brief 2017 (www.finance.gov.pk). This finding suggests banking sector of Pakistan pays way better income as compared to many other sectors.

Summarizing the professional characteristics of the respondents, following are the significant results:

- Highest percentage of the respondents was recruited in corporate department of the banks i.e. 20.1 percent. This is due to the fact that amongst the 3 branches of all the banks targeted was the corporate office of all the ten banks.
- In banking sector, there is quite a high percentage of switching from one bank to another. Therefore, 31.3 percent respondents had less than three years of work experience. One of the criteria of respondent selection was that the respondent must have at least one year of working experience in the bank. This also has a relationship with the employee being permanent.
- The average working hours reported in banks were between nine to twelve hours (46.5%). Which were in accordance with legal working hours as reported by Shops and Establishment Ordinance 1969 i.e. including lunch and prayer time breaks in Pakistan, the total hours of work per day cannot exceed 10 hours (www.paycheck.pk/labour-laws).
- 84.3 percent participants reported that they are not paid any sort of bonus for not availing sanctioned leaves. If they do not avail their leaves, they will not be paid in monetary terms for the same purpose, thus waste of leaves.
- As presenteeism is most of the time linked to showing up at work being sick, most of the participants of the study (almost 35 percent) reported that they showed up at working being sick once in last two months.

Constructs and Items

The objective of this study is to identify the antecedents of presenteeism and its effect on the productivity of the employee. For this purpose, a theoretical framework was developed comprising of number of constructs and their items, and the hypotheses about testing relationships between the constructs. This section presents summarized discussion of the constructs and their items.

1) Employee Productivity

The findings revealed that the mean scores for nine measured items for this scale were between 1.70 (±0.836) and 2.13 (±0.914) on four point Likert scale, which showed that, if not always, respondents' productivity is impacted when they show up at work being sick. Item P8 stating 'Showing up at work whilst sick negatively affects my concentration' was rated highly, while item P7 stating 'Showing up at work whilst sick results in me getting in conflicts with others at work' was rated the lowest (see Table 4.2 of Chapter 4). In addition, construct reliability for this construct was 0.902 (as shown in Table 4.12) that proves a strong internal consistency of the items for this construct.

2) Presenteeism

Through this construct, respondents' views on showing up at work being sick were presented by six items. The item 'I usually am able to finish hard tasks at my work, even though I am not feeling well' (Pr1) was rated highest among the participants, with mean score of 4.38, as shown in Table 4.3 of chapter 4. This finding proposes that bankers believe that even when they are not well they can handle the work carefully most of the time. On the other hand, the participants of the survey rated the item 'The stresses of my job are usually hard to handle when I am not feeling well' (Pr4) the lowest, with mean score of 3.82. If we analyze closely, these both items are measuring the same thing but in different words. However, overall, the respondents remained in "somewhat disagree and somewhat agree" zone while answering the items in this construct because the mean score for all six items was between 3.82 (±1.374) and 4.38 (±1.332). Furthermore, the construct reliability for this construct was 0.812 (see Table 4.12), which points out a strong internal consistency between the items of this construct.

3) Organizational Attendance Pressure Norms

Four items measured this construct and their mean ratings were between 1.89 (±1.297) and 3.97 (±1.532), which shows that respondents disagreed to almost all the statements. The item OAPN3 stating 'At my workplace, we do not go home until the job is done' showed highest rating than other items with the mean score 3.97, as shown in Table 4.4 of Chapter 4. This finding showed that respondents were confused between level

of disagreement and level of agreement for deciding about leaving for home until the required work is done. However, the item OAPN4 stating 'Use of paid overtime is widespread in the organization I work', showed the lowest rating with the mean score 1.89. This finding indicated that employees agree to the fact that if they plan to stay late up the required hours in the banks they will not be compensated with any additional amount of money. Moreover, the reliability of the items measuring this construct was acceptable with the 0.66 value.

4) Supervisor Support

Six items measured supervisor support construct on a six point Likert scale. In general, mean score of all items of this construct was between 4.59 (±1.286) and 4.85 (±1.064), which suggested that all the respondents agree to the fact that their supervisor supports them. Two items share the highest mean rating (4.85) which are 'My supervisor has confidence in me' and 'My supervisor is friendly'. In addition, the reliability statistics of the construct (as shown in Table 4.12) was .918 that demonstrates strong internal consistency of all the items measuring supervisor support construct.

5) Organizational Climate

Fifteen factors measured this construct and the results displayed that the mean of the items was between 3.10 (±1.325) and 4.70 (±1.037). Item (OC13) stating 'My department requires employees to work very hard' was rated the highest by the participants, whereas the item (OC12) phrased as' Generally, my workload is not particularly demanding' was rated the lowest by the respondents. The respondents were confused between agreeing and disagreeing with most of the items in this construct. In addition, the items also showed good internal consistency in explaining the construct with 0.707 reliability statistics, as shown in table 4.12 (chapter 4).

6) Job Security

Ten items instrument was used to measure the job security construct and the mean scores for the items were between 2.77 (±1.498) and 4.32 (±1.279). The highest mean score was found for the statement "management will not cut back on the number of hours I work every day". This may be attributed by the fact that bankers have longer working hours

(usually 10 hours). The lowest mean score was found for the statement "my job is not a secure one". Reliability value for job security was 0.804 as shown in table 4.12 of chapter 4.

7) Employee Over Commitment

Six items measured this construct and the results revealed that the mean scores of all the items of this construct was somewhat in neutral zone. To sum up, the average mean score of all measurement was between 3.57 (±1.470) and 4.05 (±1.450) that might propose that the employees agreed that they consider themselves over committed to their job; nevertheless, the ratings were not that high. Furthermore, the reliability statistics of this construct (as shown in table 4.12) was 0.670, which was not high but in acceptable levels.

8) Employee Work Engagement

Nine items were used to measure this construct on a six point Likert scale. The measurement item 'I am immersed in my work' with code (EWE8) was rated the highest by most of the respondents. The mean score for this construct was 4.64. The measurement item EWE9 stating 'I am carried away when I am working' had the lowest rating of 3.70. Therefore, it can be inferred from these outcomes that employee work engagement can be a cause of people showing up at work being sick. The construct reliability estimate for employee work engagement was 0.896, which showed good internal consistency.

Hypotheses Testing

1) Organizational Attendance Pressure Norms (OAPN) and Presenteeism

OAPN refers to organizational norms that compel workers to come to work for just marking their attendance despite any adverse health conditions. OAPN can be classified as a negative presence work context factor (Kristensen, 1991) because literature suggests that a norm that by its very name forces an employee to attend work regardless of any bad health condition can also increase the probability of him observing presenteeism. Moreover, Johns (2010) also has categorized OAPN as a factor that increases the probability of an employee showing up at work being sick. In addition, attendance pressure (in the form of censure pressure) explained significant variance in case of absenteeism (Saksvik, 1996).

But, current study yielded insignificant relationship between OAPN and presenteeism with $\beta = 0.077$. That means the respondents (employees in banking sector of Pakistan) do not believe that they show up at work being sick due to any attendance pressure by their supervisors or due to banks' norms. The hypothesis was not supported by the participants and thus rejected.

2) *Supervisor Support and Presenteeism*

It is obvious that supervisors can be an important factor that influence what employees experience at work (Gilbreath & Karimi, 2012). Fleishman & Harris (1962) specified that supervisors have a significant impact on employees' self-esteem and their work performance. In addition, supervisors also yielded positive effects on employees' degree of psychological stress at work. Yarker et al. (2007) identified 19 types of supervisor behaviors reported to be supportive in employees' stress handling, managing the amount of work, taking care of job related problems, ease of employees' access, and ensuring accountability of work.

Current study supported the hypothesis and confirmed a positive significant relationship between supervisor support and presenteeism with $\beta = 0.310$. The study is consistent with previous study done by Caverley et al. (2007) where they found that supervisory support was related to presenteeism. In addition, Baker-McClearn et al. (2010) identified in a qualitative research that supervisory support was essential for employees deciding not to go to work being sick.

3) *Organizational Climate and Presenteeism*

Organizational climate is a behavior-oriented phenomenon. It can be measured many variables. It includes employees' suggestions regarding company strategies and practices, and the way the communication process takes place in an organization. The list is ongoing. Naturally, it makes sense that organizational social climate might affect the tendency to show up at work while ill (Johns, 2010). However, research has hardly deciphered this factor affecting presenteeism behavior. The studies by Grinyer & Singleton (2000) and Munir et al. (2007) evidently propose that policies and factors that affect absenteeism can also affect presenteeism, and more such research is required for solid proofs.

However, current study yielded insignificant relationship between organizational climate and presenteeism with β = 0.028. That means the respondents do not consider employees view of the banking working climate as an important factor in showing up at work being sick. The hypothesis was not supported by the participants and hence rejected.

4) *Job Security and Presenteeism*

A significant amount of research has been done on discovering the exact relationship of job security with the organizational stress and health (Ashford et al., 1989; Sverke et al., 2002; Probst, 2005; De Cuyper et al., 2006). Cheng & Chan (2008) and Sverke et al. (2002) found that there is a negative relationship between job insecurity and employees' psychological and physical health. Moreover, Johns & Nicholson (1982) showed positive relationship of job insecurity with showing up ill at work. Vahtera et al. (2004) also proved a positive association between downsizing and presenteeism. Johns (2010) considered job insecurity favors the existence of presenteeism. This was because Caverley et al. (2007) reported an r of - 0.31 between job security and going to work ill which was quite similar to a finding by Hansen and Andersen (2008).

Current study measured job security (which is the opposite of job insecurity) and it produced a negative significant relationship with the occurrence of presenteeism behavior. Which mean that people in banking sector of Pakistan shows up at work being sick because of higher threat of losing their job (lesser job security) because usually replacement is quite easy. The β = -0.171 shows an inverse relationship between presenteeism and job security.

5) *Employee over commitment and Presenteeism*

Over commitment is excessive attachment to the work when employee does not want to rely on anyone else. More often, the employees who are overcommitted to their work expose themselves more at work to meet job demands (Siegrist, 1996). Usually this showing up at work is beyond what is expected of them. In literature as per to my research, no association has been found between over commitment and absenteeism (Godin & Kittel, 2004). Contrary to absenteeism, a positive significant relationship has been found between presenteeism and employee over commitment (Poms, 2012; Hansen & Andersen, 2008; Cicei et al., 2013)

This study generated insignificant relationship between employee over commitment and presenteeism with β = -0.09. The hypothesis was not supported by the

participants and hence rejected. That means the respondents do not associate their commitment to work in the bank with showing up at work when they are not feeling well.

6) *Employee Work Engagement and Presenteeism*

Work engagement is categorized as an employee personal factor that is to some extent related to organizational factors as well (Schaufeli & Bakker, 2004). According to Johns (2010), on the margin people who have positive work engagement, exhibit presenteeism behavior more than those who have no work engagement. However, a negative relationship between work engagement and psychological presenteeism and no relationship between work engagement and physical presenteeism have been found (Garczynski et al, 2013). In addition, Admasachew & Dawson (2011) found a negative significant relationship between work engagement and presenteeism.

Current study produced insignificant outcome for the hypothesis between employee work engagement and presenteeism with $\beta = 0.197$. The hypothesis was not supported by the respondents and hence rejected. That means the respondents do not relate their engagement with their work in the bank with showing up at work when sick.

7) *Financial Bonus & Presenteeism*

This variable has been added into the current study because many employees with perfect attendance are paid additional monetary bonus even if they show up at work being sick. Monetary incentives have proved to be positively related with the employee performance (Atkinson et al., 2001; Zimmerman, 2000). So far, no research has been done to prove the concrete relationship between financial bonus and presenteeism or absenteeism behavior. Current study also proved insignificant relationship between the monetary incentives and presenteeism with $\beta = -0.215$. Respondents did not agree to the fact that monetary incentives can make them show up at work being sick, thus the hypothesis is rejected. This is because in banking sector of Pakistan, employees are not paid any bonus for not availing their sanctioned leaves. In fact, many banks provide monetary incentive for availing the annual and sick leaves to promote the concept of healthy work performance.

8) *Employee overall Health and Presenteeism*

Minor illness and chronic diseases both are found to be affecting employee work ability. Literature identifies many conditions hindering employees' performance at work

such as allergies, depression, asthma, obesity, back/neck pain, fatigue, headache and many more (Williams, 2010; Hummer et al., 2002; Whitehouse, 2005; Aronsson et al., 2000). Across the health literature, significant positive results have been generated between presenteeism and allergies, arthritis, chronic pains, diabetes, anxiety, migraine, and muscular problems (Sanderson & Andrews, 2006; Schultz & Edington, 2007). According to Darr & Johns (2008), stress explained only 10 percent variance in absenteeism behavior which suggests that employees are more likely to observe presenteeism than being absent.

Current study supported the hypothesis and confirmed a positive significant relationship between employees' overall health and presenteeism with $\beta = 0.247$. The study is consistent with previous study done (explained above). Bankers prefer observing presenteeism than absenteeism irrespective of the health condition (whether good or bad).

9) Gender and Presenteeism

Literature has many studies proving gender's impact on the presenteeism: Ceteris paribus, women are less likely to be presenteeism and show longer absences (Dionne & Dostie, 2007). Aronsson et al., (2000) found women to be observing presenteeism more frequently than men but soon after five years' study done on similar respondents rejected the results and gender was no longer found to be significant (Aronsson & Gustafsson, 2005). Current study proves a significant relationship between gender and presenteeism. T- test provided mean comparison of males quite higher than females which means men are more prone to observe presenteeism then women.

10) Age and Presenteeism

Most of the studies done on presenteeism have considered age as a control variable without giving further interpretation of their result (Hansen & Andersen, 2008). However, Johns (2011) found age to be determinant of number of days of presenteeism observed by the employees. Gosselin et al. (2013) further proposed that younger workers are more likely to show up at work being sick than older one because they are more career-oriented. As far as the current study is concerned, it generated insignificant relationship between age and presenteeism, thus the hypothesis was rejected. It means that he employees in banking sector of Pakistan irrespective of whatever age bracket they fall in, may observe presenteeism or absenteeism depending upon the situation.

11) Marital Status and Presenteeism

Literature lacks arguments on this variable relating to presenteeism behavior. However, Robertson et al. (2012) claimed a positive relationship between marital status and presenteeism where the study proved that divorced, separated, and/or widowed are most probably more indulged in presenteeism behavior than single and married employees did. Nevertheless, current study provides insignificant relationship between marital status and presenteeism with $\beta = -0.026$.

12) Department of the employee and Presenteeism

Assuming nature of work of an employee affects his/her decision to show up at work being sick, literature on presenteeism has just one study done in hospital setting proving that the department of an employee plays a significant role in his/her decision to observe presenteeism (Rantanen et al., 2011). However, current study done on banking sector of Pakistan yielded insignificant outcome ($\beta = 0.001$) for this hypothesis. Thus, it is convenient to claim that bankers irrespective of the department they work in, observe presenteeism or absenteeism depending upon the situation.

13) Presenteeism and Employee Productivity

There is substantial literature that agree to the fact that presenteeism does more damage than absenteeism. However, measuring productivity related to health is very difficult. In current study, the productivity of an employee was measured by the quality of work (lower), quantity of work (lesser), number of conflicts the employee engages in (higher in number), and the concentration (lesser). Yamashita & Arakida (2006) defined presenteeism as health-related productivity loss at work being sick.

Current study produced significant inverse relationship between presenteeism and employee productivity with $\beta = -0.219$. The results are consistent with the studies done by Lerner et al. (2001), Burton et al. (2006), Goetzel (2003), and Kessler et al. (2003). Respondents do believe that their work quantity, work quality, and concentration reduces when they show up at work being sick and they are prone to involve in more conflicts when observing presenteeism.

14) Gender Being Moderator

Males and females put different levels of efforts at their work place. Previously, gender has been used as a moderating variable to test whether males and females have different organizational commitment (Chen et al., 2010) and job satisfaction (Bellman et al., 2003) or not. Current study is contributing in literature by testing the gender as a moderator between organizational attendance pressure norms (OAPN) and presenteeism, and job security and presenteeism. The results were significant for job security but insignificant for OAPN. OAPN was found to be insignificant that is why it yielded insignificant results for the gender as well. However, the mean scores of both the genders for job security and presenteeism generated the outcome of more strengthened relationship of males between job security and presenteeism as compared to females which is quite expected in country like Pakistan where men are considered to be the breadwinner of the household and hence have more pressure of securing a job.

CHAPTER VI

CONCLUSION

This chapter presents implications of research findings, both theoretical and managerial, contribution of this research, and the directions for future research to be conducted for the further understanding of this area.

Implications of Research Finding

The implications of the findings of this study are presented under two headings i.e. theoretical implications and managerial implications.

Theoretical Implications

This study applied an integrated presenteeism model, conceptually adapted from Johns model of absenteeism and presenteeism (Johns, 2010), to one of the most profitable service sector i.e. banking sector in a developing economy i.e. Pakistan. This model can also be applied to other service and/or manufacturing industries of Pakistan such as health, education and fast moving consumer good.

Moreover, many constructs, other than Johns model constructs, were included in the study from the perspective of a banker for additional knowledge of the phenomenon. These constructs include employee department in the bank, financial bonus received by the employee in case of no leave availed, and gender as moderator between job security and presenteeism, and between organizational attendance pressure norms and presenteeism.

Managerial Implications

Given the growing importance of Presenteeism as a managerial issue in many organizations, which is reflected in the data of this study, it is advisable that managers in Pakistan become more aware of not only the phenomenon of Presenteeism but also its antecedents and its consequences. This I say because in this study I have shown that supervisor support and employee health conditions positively impact the presenteeism. However, when an employee believes that his job is secured, he will prefer to take a day or two off rather than observing presenteeism at workplace. In addition, the research is consistent with the literature because the employee productivity has been affected negatively by observing presenteeism. Also, male employees are

more worried about their job security than female employees in the banking sector, possibly because of the societal expectations from the men as earning head in the family.

The banking sector is possibly amongst the sectors with more standardized practices as compared to other sectors operating in Pakistan. Given the large number of employees in the banking sector of Pakistan and given the extent of presenteeism, a phenomenon which has hardly been documented, it can be argued that the efficiency in the sector might not be optimal and that it can be increased significantly if proper attention is paid to it.

The current study claims that employees are showing up at work being sick because they believe their job security is at stake. Banks, for a change, should start taking their employees in confidence through physical and psychological assessments and trainings that their health is way more important than their jobs (if taken seriously).

Also, the data analysis and the results above are consistent with the hypothesis that when these bankers show up at work sick, their productivity is affected negatively. Banks should arrange programs or activities during working hours of the employees where the employees can easily relax and restart working when feeling fresh. However, it is mandatory that an awareness should be created amongst the employees that health is wealth and must be taken seriously.

Research Contribution

Current study adds many ideas in the existing literature. Following are few of the contributions made by this study:

1) No study has integrated all these variables and tested them altogether. Using organizational context factors, employee personal factors, employee demographics, and employee socio-economic factors together generated interesting results.
2) Using gender as a moderator between job security and presenteeism is an additional contribution as no study has previously tried to test this relationship but used it as a control variable instead.
3) The study was done in the banking sector of Pakistan, which was quite necessary to understand why the bankers are against taking a day off when sick and join the bank.

Directions for Future Research

After conducting this study, following directions have been formulated:

1) Presenteeism should be tested in the banking sector of other provinces of the country to get a more comprehensive picture about dominance of this phenomenon in Pakistan.
2) Cross-provincial data can be compared and significant policies can be made by the state bank of Pakistan for the benefit of the bankers and the banking sector as a whole.
3) Level of presenteeism can be tested in other service and/or manufacturing sectors of Pakistan to dig down deep into the matter.
4) Various other antecedents and consequences of presenteeism can be researched in more depth.
5) As the phenomenon is relatively new to Pakistan, there is a need of assessing what employees actually think presenteeism is. For this purpose, qualitative research might be done in detail with the help of interviews and focus groups.
6) As the health of a person is, most of the time, related to his psychological state, it can be tested that is there an impact of few encouraging words from the colleagues and supervisors on the employee well-being even if he is not feeling well. Does a pat on the back matter if a person is sick?

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Appendix - SURVEY

Thank you for being willing to take part in this survey. I am conducting this research as part of my thesis for my Master in Philosophy from Lahore School of Economics. I assure you this information will be used only for the academic purposes and that your identity will be kept secret. You will remain completely anonymous and no records will be maintained with your name on them. Kindly avoid writing your names on this questionnaire. I will appreciate your truthful input.

The questionnaire has three sections. Please check only one option which may deemed appropriate to you. I request you to please answer all the questions. Thank you ☺

Section I: Your Overall Health and Productivity

1) In general, you think your health is (HealthStatus)
   a. Bad
   b. Reasonable
   c. Good
   d. Very good
   e. Excellent

2) During last two months, whilst at work have you experienced the following?

Headache	Yes	No
Back-pain	Yes	No
Stomachache	Yes	No
Cold/flu	Yes	No
Depression	Yes	No
Stress/Anxiety	Yes	No
Sleeping disorder	Yes	No
Fractures	Yes	No
Asthma	Yes	No
Eye strain	Yes	No
Heart problem	Yes	No
High blood pressure	Yes	No
Upset stomach or nausea	Yes	No
Heartburn or acidity	Yes	No
Diarrhea	Yes	No
Constipation	Yes	No
Loss of appetite	Yes	No
Dizziness	Yes	No
Migraine	Yes	No

3) During last two months, how many days you have attended work being sick? (DaysAttendedBingSick)
   a. Never
   b. Once
   c. 2 to 3 times
   d. 4 to 5 times
   e. More than five times

Please tick any one option while answering the following question

Code: 1 = Never 2 = Sometimes 3 = Most of the time 4 = Always

4) Keeping in mind any health constraint (you mentioned above), whilst at work how often did that health hazard

P1:Limit the amount of work you could do?	1	2	3	4
P2:Result in you accomplishing less at work?	1	2	3	4
P3:Negatively affect the quality of your work?	1	2	3	4
P4:Result in work quality lower than expected?	1	2	3	4
P5:Result in you becoming annoyed with or irritated by co-workers, supervisors, clients, customers, or others?	1	2	3	4
P6:Result in you becoming impatient with others at work?	1	2	3	4
P7:Result in you getting in conflicts with others at work?	1	2	3	4
P8:Negatively affect your concentration?	1	2	3	4
P9:Negatively affect the accuracy of your work?	1	2	3	4

Section II: Organizational Context and Employee Personal Factors

1) Please tick one option considering your level of agreement or disagreement for following statements where:

1 = strongly disagree (S.D.) 2 = disagree (D.) 3 = somewhat disagree (SW.D.)

4 = somewhat agree (SW.A.) 5 = agree (A) 6 = strongly agree (S.A.)

Statements	S.D	D.	SW.D.	SW.A.	A.	S.A.
Pr1:I usually am able to finish hard tasks at my work, even though I am not feeling well.	1	2	3	4	5	6
Pr2:At work, I am able to focus on achieving my goals despite not feeling well.	1	2	3	4	5	6
Pr3:I feel energetic enough to complete all my work despite not feeling well.	1	2	3	4	5	6
Pr4:The stresses of my job are usually hard to handle when I am not feeling well.	1	2	3	4	5	6
Pr5:Not feeling well distracts me from enjoying my work.	1	2	3	4	5	6
Pr6:I feel hopeless about finishing certain tasks when I am not feeling well.	1	2	3	4	5	6
I am still paying attention so I will strongly agree to this statement.	1	2	3	4	5	6
OAPN1:At my workplace, it is expected that one come to work no matter how one feel.	1	2	3	4	5	6
OAPN2:Employees who are absent are seen as disloyal.	1	2	3	4	5	6
OAPN3:At my workplace, we do not go home until the job is done.	1	2	3	4	5	6
OAPN4:Use of paid overtime is widespread in the organization I work.	1	2	3	4	5	6
SS1:My supervisor is really good at understanding my problems.	1	2	3	4	5	6
SS2:My supervisor has confidence in me.	1	2	3	4	5	6
SS3:My supervisor is friendly.	1	2	3	4	5	6

SS4:My supervisor is easy to approach.	1	2	3	4	5	6
I am still paying attention so I will strongly agree to this statement.	1	2	3	4	5	6
SS5:My supervisor guides me well.	1	2	3	4	5	6
SS6:My supervisor shows an understanding for all other people who work for him.	1	2	3	4	5	6
OC1:My department involves me when decisions are made that affect me.	1	2	3	4	5	6
OC2:Changes are made without talking to the employees involved in them.	1	2	3	4	5	6
OC3:I do not have any say in decisions that affect my work.	1	2	3	4	5	6
OC4:I feel decisions are frequently made over my head.	1	2	3	4	5	6
OC5:Information is widely shared in my department.	1	2	3	4	5	6
I am still paying attention so I will strongly agree to this statement.	1	2	3	4	5	6
OC6:There are often breakdowns in communication in my department.	1	2	3	4	5	6
OC7:Management pays little attention to the interests of employees.	1	2	3	4	5	6
OC8:Management tries to look after its employees.	1	2	3	4	5	6
OC9:Management cares about its employees.	1	2	3	4	5	6
OC10:Management tries to be fair in its actions towards employees.	1	2	3	4	5	6
OC11:I am expected to do too much in a day.	1	2	3	4	5	6
OC12:Generally, my workload is not particularly demanding.	1	2	3	4	5	6
OC13:My department requires employees to work very hard.	1	2	3	4	5	6
OC14:I am under pressure to meet targets at my workplace.	1	2	3	4	5	6
OC15:At my workplace, the pace of work is pretty relaxed.	1	2	3	4	5	6
I am still paying attention so I will strongly agree to this statement.	1	2	3	4	5	6
JS1:I will be able to keep my present job as long as I wish.	1	2	3	4	5	6
JS2:Management will not cut back on the number of hours I work every day.	1	2	3	4	5	6
JS3:If my bank face any economic problem, my job would be the first to go.	1	2	3	4	5	6
JS4:I am confident that I will be able to work for my organization as long as I wish.	1	2	3	4	5	6
JS5:My job will be there as long as I want it.	1	2	3	4	5	6
JS6:If my job is eliminated, I will be offered another job in my current organization.	1	2	3	4	5	6
JS7:Regardless of economic conditions, I will have a job at my current organization.	1	2	3	4	5	6
JS8:I am secure in my job.	1	2	3	4	5	6
JS9:My current organization will transfer me to another job if I am laid off from my present job.	1	2	3	4	5	6
JS10:My job is not a secure one.	1	2	3	4	5	6
I am still paying attention so I will strongly agree to this statement.	1	2	3	4	5	6

EOC1:As soon as I get up in the morning, I start thinking about work problems.	1	2	3	4	5	6
EOC2:When I get home, I can easily relax and "switch off" work.	1	2	3	4	5	6
EOC3: I get easily overwhelmed by time pressures at work.	1	2	3	4	5	6
EOC4: People close to me say I sacrifice too much for my job.	1	2	3	4	5	6
EOC5:Work rarely lets me go; it is still on my mind when I go to bed.	1	2	3	4	5	6
EOC6:If I postpone something I was supposed to do today, I will have trouble sleeping at night.	1	2	3	4	5	6
EWE1:At my work, I feel bursting with energy.	1	2	3	4	5	6
EWE2:At my job, I feel strong and vigorous.	1	2	3	4	5	6
I am still paying attention so I will strongly agree to this statement.	1	2	3	4	5	6
EWE3:When I get up in the morning, I feel like going to work.	1	2	3	4	5	6
EWE4:I am enthusiastic about my work.	1	2	3	4	5	6
EWE5:My job inspires me.	1	2	3	4	5	6
EWE6:I am proud of the work I do.	1	2	3	4	5	6
EWE7:I feel happy when I am working intensely.	1	2	3	4	5	6
EWE8:I am immersed in my work.	1	2	3	4	5	6
EWE9:I am carried away when I am working.	1	2	3	4	5	6

Section III: About you

1) Your gender
    a. Male
    b. Female

2) Your age bracket
    a. 24 and less
    b. 25 – 29
    c. 30 – 34
    d. 35 – 39
    e. 40 – 44
    f. 45 – 49
    g. 50 – 54
    h. 55 and above

3) Your marital status
    a. Single
    b. married with children
    c. married without children
    d. divorced with children
    e. divorced without children
    f. Deceased spouse with children
    g. deceased spouse without children

4) Your current department/division
    a. Human resource
    b. General services
    c. Operations
    d. Legal
    e. Service quality
    f. Agriculture
    g. SME & Commercial
    h. Corporate
    i. Branch banking
    j. Credit administration
    k. Training and development
    l. Marketing
    m. Audit
    n. Compliance and regulatory
    o. IT
    p. Treasury
    q. Risk management
    r. International

5) Your education (Pleas mention the highest degree you have completed. Any certification will not be treated as a proper degree)
    a. Undergraduate local
    b. Undergraduate foreign
    c. Masters local
    d. Masters foreign
    e. M.Phil.
    f. PhD

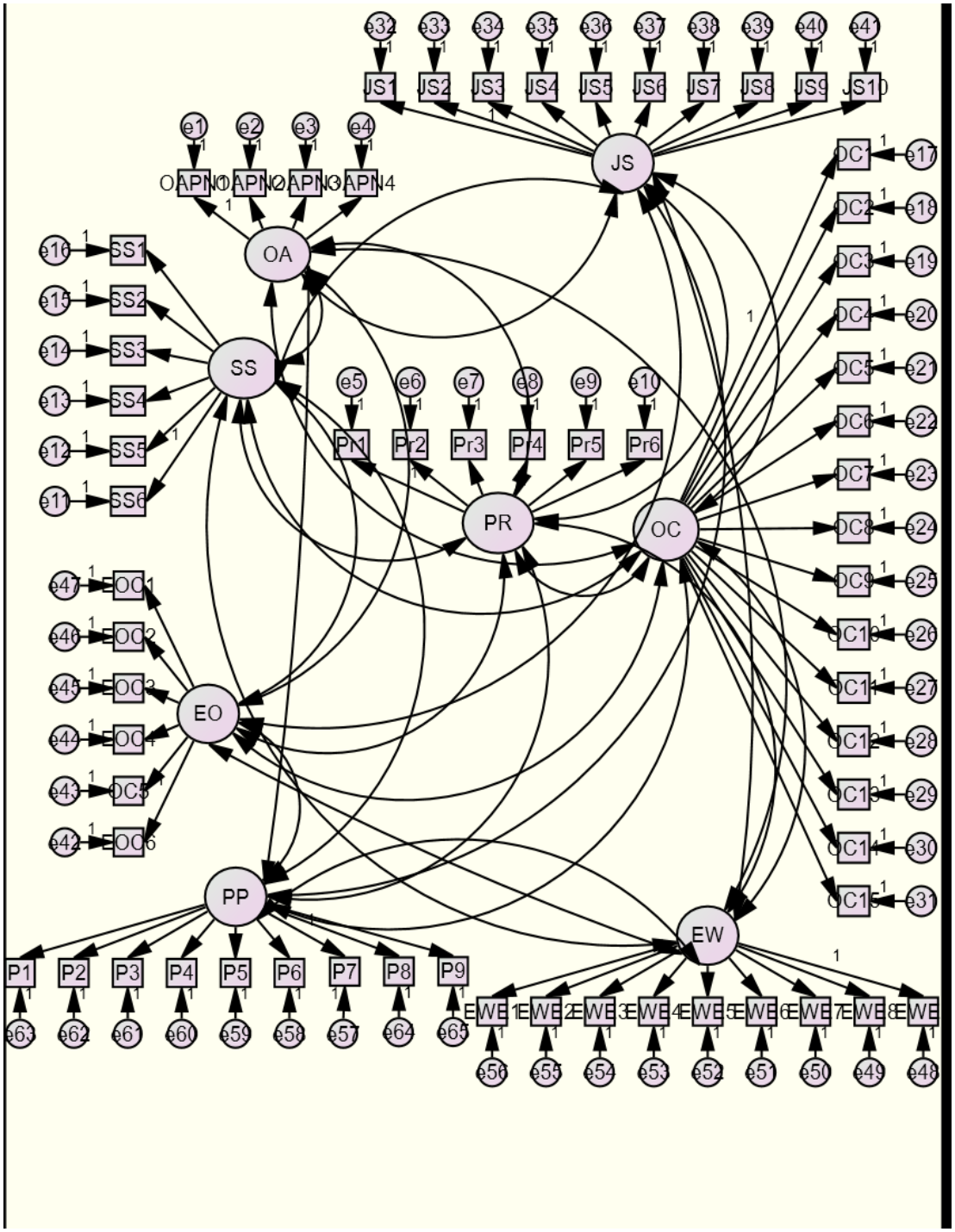
6) Your take home salary (in rupees)
    a. Less than 35,000
    b. 35,001 – 50,000
    c. 50,001 – 65,000
    d. 65,001 - 80,000
    e. 80,001 – 95,000
    f. 95,001 – 110,000
    g. More than 110,000

7) How many hours do you ACTUALLY work at your job every day (on average)?
    a. Less than 5
    b. 5 – 8
    c. 9 – 12
    d. More than 12 hour

8) Your years of experience (in current organization)
    a. Less than 3
    b. 4 – 7
    c. 8 – 11
    d. 12 – 15
    e. More than 15

9) Are you paid any bonus if you do not avail any leave sanctioned to you?
   a. Yes
   b. No

Appendix – 2: Original CFA Model



Appendix – 3: Factor loadings (Standardized Regression Weights)

			Estimate*
OAPN1	<---	OA	.694
OAPN2	<---	OA	.660
OAPN3	<---	OA	.537
OAPN4 (Use of paid overtime is widespread in the bank I work)	<---	OA	-.031
Pr1	<---	PR	.730
Pr2	<---	PR	.827
Pr3	<---	PR	.744
Pr4 (The stresses of my job are usually hard to handle when I am not feeling well)	<---	PR	-.142
Pr5 (Not feeling well distracts m from enjoying my work)	<---	PR	-.158
Pr6 (I feel hopeless about finishing certain tasks when I am not feeling well)	<---	PR	-.297
SS6	<---	SS	.822
SS5	<---	SS	.846
SS4	<---	SS	.755
SS3	<---	SS	.848
SS2	<---	SS	.774
SS1	<---	SS	.798
OC1 (my department involves me when decisions are made that affect me)	<---	OC	.333
OC2 (Changes are made without talking to the employees involved in them)	<---	OC	-.286
OC3 (I do not have any say in decisions that affect my work)	<---	OC	-.239
OC4 (I feel decisions are frequently mad over my head)	<---	OC	-.356
OC5 (Information is widely shared in my department)	<---	OC	.160
OC6 (There are often breakdowns in communication in my department)	<---	OC	-.307
OC7	<---	OC	-.562
OC8	<---	OC	.880
OC9	<---	OC	.915
OC10	<---	OC	.708
OC11 (I am expected to do too much in a day)	<---	OC	-.053
OC12 (Generally, my workload is not particularly demanding)	<---	OC	.051
OC13 (my department requires employees to work very hard)	<---	OC	.119
OC14 (I am under pressure to meet targets at my workplace)	<---	OC	-.061
OC15 (At my workplace, the pace of work is pretty relaxed)	<---	OC	.155
JS1	<---	JS	.706

			Estimate*
JS2 (Management will not cut back on the number of hours I work every day)	<---	JS	.192
JS3 (If my bank face any economic problem, my job would be the first to go)	<---	JS	-.382
JS4	<---	JS	.820
JS5	<---	JS	.841
JS6	<---	JS	.466
JS7	<---	JS	.714
JS8	<---	JS	.797
JS9 (My current organization will transfer me to another job if I am laid off from my present job)	<---	JS	.408
JS10	<---	JS	-.597
EOC6	<---	EO	.686
EOC5	<---	EO	.841
EOC4	<---	EO	.651
EOC3 (I get easily overwhelmed by time pressures at work)	<---	EO	.309
EOC2	<---	EO	-.526
EOC1	<---	EO	.675
EWE9 (I am carried away when I am working)	<---	EW	.146
EWE8	<---	EW	.543
EWE7	<---	EW	.673
EWE6	<---	EW	.832
EWE5	<---	EW	.885
EWE4	<---	EW	.772
EWE3	<---	EW	.722
EWE2	<---	EW	.744
EWE1 (at my work, I feel bursting with energy)	<---	EW	.483
P7	<---	PP	.710
P6	<---	PP	.776
P5	<---	PP	.758
P4	<---	PP	.724
P3	<---	PP	.716
P2	<---	PP	.669
P1	<---	PP	.530
P8	<---	PP	.759
P9	<---	PP	.740

*less than 0.50 value are highlighted and have been dropped from the final model.