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# WORKER ENGAGEMENT AND SUSTAINABLE ECONOMIC DEVELOPMENT OF SELECTED COMMERCIAL BANKS IN NIGERIA.

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## Abstract

*Worker engagement drives innovation, productivity, and social impact, all of which contribute to the long-term growth and success of organizations and economies. This study examined the nexus between worker engagement and sustainable economic development, and the survey was based on five selected commercial banks in Nigeria. Worker engagement is the emotional, cognitive, and behavioural commitment that organizational workers have toward fulfilling their job tasks and accomplishing their organizational goals. Sustainable economic development is a mode of economic growth and progress that considers measures of economic performance and long-term consideration. A cross-sectional survey was adopted, and a total of 226 employees were drawn as a sample out of a population of 550 employees from five commercial banks comprising Access Bank, First Bank, Guaranty Trust Bank, United Bank for Africa, and Zenith Bank in Port Harcourt using the Krejcie and Morgan's table. Data collected were analyzed using Pearson Moment Correlation Coefficient with SPSS version 21. It was found that self-development leads to employee commitment. Premised to the above it is concluded that worker engagement relates to sustainable economic development. Therefore, it is recommended that commercial banks, policymakers, and government at various levels and the society at large should ensure that workers are physically, emotionally, and cognitively engaged in sustainable economic development in Nigeria and at the Nigerian workplaces.*

**Keywords:** Worker Engagement, Sustainable Economic Development, Physical Engagement, Emotional Engagement, Cognitive Engagement.

## 1. Introduction

The quest for sustainable economic development in developing nations cannot be over-emphasized. Nigeria as a developing nation is in dire need of sustainable economic development. Sustainable economic development is a national effort built on local economies' unique assets to address their challenges and provide quantifiable real-world benefits. It is defined as an economic development that meets the needs of the present generation, and which would not endanger nor compromise the needs of future generations (Adebakin & Baimi, 2012; Nagesha and Subrahmanya, 2006). In the same vein, Tounés, *et al.* (2011) view sustainable economic development as a worthy attempt by environmentalists, economists, and scientists to come up with new models of exploiting the environment and its resources in a manner that guarantees long-term economic, social, and environmental progress.

Several scholarly works have been carried out by researchers correlating sustainable economic development such as national security (Adebakin & Baimi, 2012); knowledge economy (Nguyen, 2010); policy challenges for the green economy (Barbier, 2011); environment (Awan, 2013); big social network data (Can & Alatas, 2017) and others, but not quite much has been done in relating worker engagement to sustainable economic development. Worker engagement is generally defined as an energetic state in which the employee is dedicated to excellent performance at work and is confident of his or her effectiveness (Naudé & Rothmann, 2006). Robinson, Perryman, and Hayday (2004) described worker engagement as a positive attitude held by the employee towards the organization and its values. It is on this premise that this study is conducted to establish the nexus between worker engagement and sustainable economic development in Nigeria.

## 2. Literature Review

### Theoretical Review

#### Self-Determination Theory

The self-determination theory as propounded by Edward Deci and Richard Ryan in 1980 suggests that workers are more likely to be engaged and perform well when their basic psychological needs for competence, and autonomy are fulfilled (Deci & Ryan, 2010). They feel a sense of belonging and show affective contributions and involvement when their psychological needs (autonomy, recognition, fairness and equity, psychological safety) are met (Kpurunee, 2020). When workers have control over their organizational tasks and feel a sense of choice and independence: When they feel capable and effective in their job roles, they contribute immensely to the organization's growth, which in turn promotes the nation's sustainable economic development.

#### Worker Engagement

Worker engagement is the degree of motivation, dedication, and involvement that organizational workers feel toward their job tasks and the overall success of the organization. It is defined as employee involvement, enthusiasm, and passion for work and the workplace (AIHR, 2023). It is a way to measure how fulfilled or connected employees are to their organization, its culture, and its success. Engaged workers provide discretionary efforts to support organizations: thrive at their organization and are committed to improving their work and impact. These are reflected in measures such as performance review scores (employees

who enjoy their work perform better); candidate referrals (invested employees are ten times more likely to refer top talents; and increased retention (fulfilled employees are committed, more present, and more productive). According to AIHR (2023), employees who are highly engaged are enthusiastic about their day-to-day job, promote the values of the organization, produce higher-quality work, feel more energetic, contribute more to the organization's culture, and ultimately, help drive company growth and profitability. They tend to be more innovative and proactive, which can lead to improved productivity and better business outcomes. They also tend to be more customer-focused, which can lead to higher customer satisfaction and loyalty. Employee engagement is crucial because organizations depend on it for competitive advantage, profitability, and productivity (Rashid, Asad, & Ashraf, 2011; Yalabik, Popaitoon, Chowne, & Rayton, 2013) which also impacts the Nation's Gross Domestic Product (GDP).

Corroborating the view of Kahn (1990) and Schaufeli *et al.* (2002), it can be inferred that worker engagement comprises three dimensions, namely a physical component (being physically involved in a task and showing vigour and a positive affective state), a cognitive component (being alert at work and experiencing absorption and involvement), and an emotional component (being connected to one's job/others while working, and showing dedication and commitment). Whilst thousands of articles have appeared on burnout (which is the antipode of engagement), research on employee engagement has just begun to emerge (Bakker *et al.*, 2008). However, it is clear that research on employee engagement and the factors associated with it is needed, because modern organizations expect employees to be engaged, proactive, committed to high-quality performance standards, and to take responsibility for their development (Rothmann & Rothmann, 2010). The dimensions of worker engagement are further discussed.

**Physical Engagement:** Physical engagement is described as work intensity (density of energy consumed by work) that has been developed by the past study (Brown and Leigh, 1996). Rich (2006) as cited in Ongore (2013) summarised physical engagement according to the conceptualization of Kahn as the exertion of effort on one's job. The physical aspect of job engagement concerns the physical energies exerted by individuals to accomplish their roles (Kular *et al.*, 2008). The behavioural dimension also consists of the physical strength used by individuals in accomplishing a task (s) within organizations (Nwakiabeh, Zeb-Obipi & Nwaeke, 2020; Khan, 1990). Nwakiabeh, Zeb-Obipi & Nwaeke (2020) explored the nexus between career development and worker engagement. The study revealed that the adoption and practice of career development advance the outcomes which motivate and foster the feelings of placement and belonging in workers leading to worker engagement in commercial banks in Nigeria. Thomas (2007) emphasized that highly engaged employees are characterized by readiness and willingness to direct personal energies into physical, cognitive, and emotional expressions associated with fulfilling required and discretionary work roles. Krug (2008) on the other hand, defined engagement as a motivational build that describes the capacity of the employee to feel part of the work process, not only regarding the physical process it entails but also emotionally and cognitively. These positive effects lead to the efficient application of work and business outcomes in the end.

**Emotional Engagement:** Rich (2006) as cited in Ongore (2013) viewed emotional engagement according to the conceptualization of Kahn as a positive affective reaction to one's job. The emotional dimension of job engagement concerns employees' feelings about each of those three factors and whether they have positive or negative attitudes toward the organization and its leaders (Kular *et al.*, 2008). Khan (1990) suggested that the sense of

employees about organizational factors whether they have a positive or negative attitude about the organization and management is known as emotional (affective) engagement. These organizational factors include how the organization is directed, by whom, and the conditions existing within it. Towers Perrin (2003) also found that emotional factors connect to an individual's satisfaction and the sense of inspiration and affirmation they get from their work and from being a part of their organization. For example, an essential element here is having a sense of personal accomplishment from one's job. Besides, whereby employees are not glad about the organization's way of doing things, decisions, and management practices, this can lead to a sense of disappointment which can influence employees' emotions and gradually decrease the level of engagement. The scholar further emphasized two aspects of affective engagement which are the individual's aspiration to remain with the organization and the amount of discretionary effort entailing going above and beyond their normal duties (Towers Perrin, 2003; Robinson *et al.*, 2004).

**Cognitive Engagement:** Cognitive engagement is defined in terms of the level of focus, concentration, engrossment, and the focused intensity a worker has for a job, and it includes research performed by Rothbard (2001) for absorption as its representative variable. Rich (2006) as cited in Ongore (2013) summarised cognitive engagement from the conceptualization of Kahn (1990) as attention to and absorption in one's job. The cognitive dimension of job engagement concerns employees' beliefs about the organization, its leaders, and working conditions (Kular *et al.*, 2008). According to Knight (2011), the cognitive engagement of Khan (1990) constitutes an employee's beliefs about organizational factors including how it is directed, by whom, and the conditions existing within the organization. For example, it is the priority of every worker to have the requisite equipment or skills to function well on a given job or task. Tower Perrin (2003) argued that cognitive engagement portrays employees coming to admire the mission, values, and objectives of a firm and conform to them, leading to a feeling of value by the firm and performing for the firm's progress. The Chartered Institute for Professional Development (CIPD, 2006) found that those who are absorbed in their work (cognitively engaged) are almost three times as likely to have six critical positive emotions at work which include enthusiasm, cheerfulness, optimism, contentment, feeling calm and relaxed. Negative ones constitute miserable, worried, depression, gloomy, tense, or uneasy. Mahatmya *et al.*, (2012) posited that cognitive engagement involves the idea of investment, "thoughtfulness, and willingness to exert the effort necessary to comprehend complex ideas and difficult master skills" and is associated with self-regulation.

### **Sustainable Economic Development and its Measures**

Can and Alatas (2017) reiterate that even though there are multiple definitions of sustainable economic development, the most frequently used definition is as follows: "a development model that meets the requirements of the present without compromising the ability of future generations to meet their requirements" (UN Document, 2017). In other words, it signifies the planning of present and future life and development, such that it will allow for the requirements of future generations to be met by maintaining a balance between human beings and nature without exploiting natural resources until they are exhausted (Can & Alatas, 2017). Sustainable development constitutes an extremely critical issue for a sustainable economy, for the environment, and society, and to provide a livable world that can meet the requirements of future generations. The scholars further assert that an economically sustainable system should be able to produce goods and services based on ongoing principles; the economy should manage the government and foreign debts and prevent imbalances

between the sectors that would damage agricultural and industrial production. Another goal of sustainable economic development is to ensure that people live a healthy life and that people of all ages prosper (Lee, 2017). Importantly, it thus determines its effectiveness as it regards the standard of living of the people.

Sustainable economic development is a mode of economic growth and progress that considers measures of economic performance (GDP growth and income generation), and long-term consideration. In addition, sustainable economic development is economic growth that is both socially and environmentally responsible and can be maintained over the long term. It involves balancing economic growth with the needs of society and the protection of natural resources. According to Sachs (2015), it is a means of combining economic development, social inclusion, and environmental sustainability to meet human needs; and the economic growth of a nation is associated with policies aimed at transforming and restructuring the real economic sectors, as it indicates an increase in a nation's GDP compared to a previous period and comparing the GDP of several periods. Sustainable economic development is key to achieving the Post-2015 Development Agenda, which stipulates inclusive social development, environmental sustainability, inclusive economic development, and peace and security (Dahan, & Gelb, 2015). It aims to create a thriving economy that benefits everyone, while also minimizing negative impacts on the environment and future generations (United Nations General Assembly, 1987). This encompasses a range of factors, including the efficient use of resources, the reduction of waste and pollution, social equity, and the promotion of innovation and economic diversity. Hence, organizations should explore sustainability by creating activities that focus on different aspects and understanding of sustainability, from sustainable living to sustainable environment to sustainable working and organizational practices; promote green skills, career, and learning pathways; as well as drive internal mobility to support diversity and inclusion at work.

The concept of sustainable economic development in this research is measured by the standard of living of the people, utilization of natural resources, and green energy usage. This is further discussed as follows:

**Standard of Living of the People:** This is measured in terms of the material well-being of the average person in a given population. Income, physical health, medical facilities, housing availability, quality of the living environment, access to quality education, life expectancy, and others determine it. Income is one of the important elements of the living standard of poor people as well as saving (Idowu and Salami, 2011; Mohammed and Mohammed, 2007). The Microfinance Banks are to provide loans to the poor not only the increase their income but also to mobilize their savings CBN, (2005). Apart from these, other factors that contribute to human development, like education, and empowerment are also included as variables indicating a level of standard of living. Akande (2016) examined the relationship between education and living standards in Nigeria. The study analyzed the relationship between education and the standard of living using real GDP per capita to proxy the standard of living. The explanatory variables used are government expenditure on health and education. The result suggested a long-run relationship among the variables and the variables rapidly adjust towards equilibrium. This indicates positive nexus between the examined variable.

**Usage of Natural Resources:** Natural resources refer to the things that exist freely in nature for human use and do not necessarily require the action of mankind for their generation or production. The key aspect of natural resources is that they determine the survival of humans and other life forms on Earth. These resources include land, rocks, forests (vegetation), water (ocean, lakes, streams, seas, and rivers), fossil fuel, animals (fish, wildlife, and domesticated

animals), minerals, sunlight, and air. Some examples of natural resources are air which provides wind energy, Coal which acts as an input for electricity, and forests which provide paper, wood, and various medicines. Therefore, globally, natural resources are becoming more strained each year as more people lay claim to consumption and demand a higher standard of living. As countries search for more resources to exploit, an enormous toll is being taken on planetary resources (Subramanian, 2018). Water resources are available in the form of rivers, lakes, and aquifers which get replenished by rain. Because of overexploitation the water availability has almost polluted 80% of the aquifers and dams and check dams though created for irrigation have made the rivers run dry and rainwater runs off to sea because of over-exploitation through sand mining in riverbeds for construction purposes. The above-mentioned are natural resources exploited by organizations in the country. The developed countries are using excessive resources to produce surplus goods for exports while poor countries are exploiting their existing resources to feed their growing population and end the poverty level. This rate of resource exploitation has created a dangerous situation all over the world and has made the lives of people and animals vulnerable. Therefore, the judicious use of environmental resources is an imperative need for sustainable economic development (Awan, 2013).

**Green Energy Consumption:** Green energy also called renewable energy is environmentally friendly energy that is generated from natural sources such as wind, sunlight, or water. Awan (2013) avers that fossil fuels are exploited and contribute to pollution; burning fossil fuels warms the planet and acidifies the oceans by releasing carbon and other greenhouse gas emissions into the environment. Fossil fuels are also exploited and contribute to pollution; burning fossil fuels warms the planet and acidifies the oceans by releasing carbon and other greenhouse gas emissions into the environment. This is why green energy consumption is necessary for the measurement of sustainable economic development. Midill, Dincer & Ay (2006) proposed some green energy strategies for sustainable development. Thus, sustainable energy strategies can make an important contribution to the economies of countries where green energy such as wind, solar, tidal, and biomass is abundantly produced. Therefore, investment in green energy supply and progress should be encouraged by organizations, governments, and other authorities for a green energy replacement of fossil fuels for a more environmentally benign and sustainable future (Midill, Dincer & Ay, 2006).

### **Worker Engagement and Sustainable Economic Development**

Employee engagement can have a significant relationship with sustainable economic development in a nation. When workers are integrated into the culture and missions of the organization, they tend to contribute meaningfully to its growth and success which in turn reflects in the sustainable economic development and growth of a nation. According to Zeb-Obipi and Kpurunee (2023), the economic growth of a nation is associated with policies aimed at transforming and restructuring the real economic sectors, as it indicates an increase in a nation's GDP compared to a previous period and comparing the GDP of several periods. Mboga and Troiani, (2018) in their empirical study highlight that non-engaged workers contribute to low-performance rates and a lack of goal achievements in the workplace. They opined that organizations that do not foster or engage their workers end up losing valuable talents to other organizations. When organizations create a positive workplace, provide opportunities for growth and development, and promote green skills, and learning pathways, it creates a virtuous cycle that benefits both the organization and society at large.

Rothmann & Rothmann (2010) avers that the need of businesses to maximize the inputs of employees has also contributed to the interest in engagement. Business needs are driven by

intense, often global, competition, which is increasing the need for employees to be emotionally and cognitively committed to their organization, their customers, and their work. Employee engagement predicts positive organizational outcomes, including productivity, job satisfaction, motivation, commitment, low turnover intention, customer satisfaction, return on assets, profits, and shareholder value (Rothmann & Rothmann, 2010; Bakker, Demerouti & Schaufeli, 2003; Bakker, Schaufeli, Leiter & Taris, 2008; Harter, Schmidt & Hayes, 2002; Schaufeli & Bakker, 2004). Engagement affects the mindset of employees and relates to personal initiative and learning (Sonnetag, 2003). Furthermore, it fuels discretionary efforts and concerns for quality (Salanova, Llorens, Cifre, Martinez & Schaufeli, 2003).

In addition, Rothmann & Rothmann (2010) suggest that different aspect is expected to be addressed to increase the engagement of employees. Firstly, interventions should be made to ensure the work role fit of employees, as well as variety, learning opportunities, and autonomy in their jobs, which will contribute to experiences of psychological meaningfulness and engagement. Secondly, interventions should be implemented to ensure organizational support, including role clarity, good relationships with supervisors, communication, information, and participation in decision-making. Thirdly, advancement opportunities (remuneration, promotion, and training) should be addressed (Rothmann & Rothmann, 2010). This in small measure shows that fully engaged worker contributes meaningfully to sustainable economic development in Nigeria. The nexus based on the above scholarly views revealed an increased quantity of output, excellent quality in terms of productivity, increased human capacity utilization, and worker satisfaction in a sustainable economically developed society. As a result of the above, we also hypothesize thus:

- Ha<sub>1</sub>: There is a significant association between worker engagement and the standard of living in selected commercial banks in Nigeria.
- Ha<sub>2</sub>: There is a significant association between worker engagement and the usage of natural resources in selected commercial banks in Nigeria.
- Ha<sub>3</sub>: There is a significant association between worker engagement and green energy consumption in selected commercial banks in Nigeria.

### **3. Research Methodology**

The study adopted a survey design. As stated by Ahiauzu (2010) survey research is quantitative social research in which one systematically asks many persons the same set of questions. In survey design, there is interaction with respondents with appropriate data collection instruments such as questionnaires and interviews. The cross-sectional survey design using a questionnaire has been used in this study. The respondents are obtained from selected commercial banks as are operating in Port Harcourt, Rivers State. They are Access Bank, First Bank, Guaranty Trust Bank, United Bank for Africa, and Zenith Bank. The categories of employees considered for the study are workers from branches of these banks in Port Harcourt. The population is five hundred and fifty (550) employees spread around the five (5) banks being investigated.

In the determination of the sample size, the Krejcie & Morgan (1970) table was adopted. A sample size of two hundred and twenty-six (226) employees were drawn from the population; distributed among the bank thus: Access Bank =31, First Bank=49, GTB=47, UBA= 36, and Zenith Bank =53; using Bowley's (1964) formulae as shown in Nwikiabeh (2017) which

assisted us to proportionately determine the sample sizes of the different commercial banks based on their populations. The questionnaire method of data collection was adopted.

The reliability test based on Cronbach Alpha Coefficient for worker engagement was 0.721, the standard of living 0.794, usage of natural resources 0.810, and green energy consumption 0.894. The Cronbach Alpha values are above the specified benchmark of 0.70 (Nunally, 1978; Hair *et al.*, 2010). The data obtained from the field were analyzed using the inferential statistics of Pearson Product Moment Correlation Coefficient to test the hypotheses as a result of the interval nature of the measurement scale used. The analysis was done using a computer programme-Statistical Package for the Social Sciences (SPSS) version 26.

#### 4. Data Analysis and Results

##### Bivariate Analysis

##### Worker Engagement and Sustainable Economic Development

This section presents the results of a test of hypotheses conducted using Pearson's Product Moment Correlation Coefficient at a confidence interval of 95% meaning a significant level (<) of 0.05.

**Table 1: Worker Engagement and Sustainable Economic Development.**

		Worker Engagement	Standard of Living	Natural Resources	Green Energy
Worker Engagement	Pearson	1	.342**	.230**	.607**
	Correlation				
	Sig. (2-tailed)		.000	.001	.000
Standard of Living	N	197	197	197	197
	Pearson	.342**	1	.591**	.517**
	Correlation				
Natural Resources	Sig. (2-tailed)	.000		.000	.000
	N	197	197	197	197
	Pearson	.230**	.591**	1	.653**
Green Energy	Correlation				
	Sig. (2-tailed)	.001	.000		.000
	N	197	197	197	197
	Pearson	.607**	.517**	.653**	1
	Correlation				
	Sig. (2-tailed)	.000	.000	.000	
	N	197	197	197	197

\*\* . Correlation is significant at the 0.01 level (2-tailed).

**Source: Survey analysis, 2023.**

The relationship between worker engagement as well as standard of living has a correlation value of .342 with a P value of 0.000 indicating a significant correlation, making it possible to reject the null hypothesis. The relationship between worker engagement and the usage of natural resources also has a correlation value of .230 and a P value of 0.000 indicating a significant correlation, therefore the null hypothesis is rejected. The relationship between worker engagement and green energy consumption also has a correlation value of .607 and a



P value of 0.000 indicating a significant correlation, therefore the null hypothesis is rejected. The above analysis shows that:

- i. Worker engagement significantly relates to the standard of living in selected commercial banks in Port Harcourt.
- ii. Worker engagement significantly relates to the use of natural resources in selected commercial banks in Port Harcourt.
- iii. Worker engagement significantly relates to green energy consumption in selected commercial banks in Port Harcourt.

## 5. Discussion of Findings

The analysis earlier did reveal certain findings which form the basis for our discussions in line with existing knowledge. The findings show that worker engagement relates to sustainable economic development in commercial banks in Nigeria in these areas: increased standard of living of the people, usage of natural resources, and green energy consumption. Firstly, we discovered that commercial banks in Nigeria encouraged worker engagement to achieve sustainable economic development in the area of the standard of living of the people. This finding supports the view of Idowu & Salami (2011) and Mohammed & Mohammed (2007) who variously aver that income of the people is a basic determinant of the standard of living of the people. This applies to all categories of workers, commercial bank workers inclusive. When workers are better paid, for jobs performed it will enhance their standard of living leading to sustainable economic development in society.

Secondly, the analysis also indicates that worker engagement leads to sustainable economic development in better usage of natural resources. This view is corroborated by Awan (2013) who asserted that the judicious application of environmental resources is imperative for sustainable economic development. Commercial banks achieve this by engaging their workers to put in measures on the best way to use available natural resources. It is expected that commercial banks avoid activities that detrimentally exploit our natural resources to compromise the future or pollute the environment. The banks are seen to encourage the use of vegetation, water resources, and other natural resources.

Thirdly, the analysis reveals that worker engagement relates to sustainable economic development in the aspect of green energy consumption. Commercial banks consume a lot of energy for continuous and sustained operations twenty-four (24) hours per day. It, therefore, requires investment in green energy by commercial banks in Nigeria. This supports the views of Midill, Dincer & Ay (2006) who believe that investment in green energy supply should be encouraged as a means of substituting for the consumption of fossil fuel to achieve a conducive environment and sustainable future. The use of solar and wind energy be encouraged due to less negative impact on the organization and the society at large.

## 6. Conclusions and Recommendations

Worker engagement is paramount to positive organizational outcomes as it is a crucial aspect of achieving sustainable economic development. Organizations with the most engaged workers meet their basic and organizational needs and have a lot of mental and emotional demands placed on their workers to enable the business to thrive. Consequently, when organizations support their workers by creating a positive work environment, providing opportunities for growth and development, initiating supportive management, promoting

green skills (knowledge, abilities, and competencies), enforcing effective communication, and promoting career advancement, and learning pathways, it creates a virtuous cycle that benefits both the organization and society at large in sustainability. It thus makes workers exhibit physical engagement, emotional engagement, and cognitive engagement that yields positive results which ensure sustainable economic development in workplaces and society at large. This study concludes that a positive or conducive workplace, career, and growth opportunities as well as recognition and rewards can enhance workers' emotional engagement for sustainable economic development. Therefore, it was recommended that commercial banks should promote their workers' physical, emotional, and cognitive engagement by providing a conducive work environment, opportunities for career growth and development, and promoting rewards and recognition as these will greatly impact organizational outcomes that enhance sustainable economic development in Nigeria. Specifically, commercial banks should:

- i. Encourage worker engagement to achieve sustainable economic development area of improve standard of living of workers.
- ii. Ensure worker engagement to achieve sustainable economic development area of the usage of natural resources.
- iii. Adopt worker engagement to achieve sustainable economic development in green energy consumption.

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