HUMAN-MACHINE INTERFACE:
A CASE STUDY TO INVESTIGATE THE EFFECT OF A NEWLY INTRODUCED SYSTEM ON THE WORK MORALE OF THE PEOPLE WHO INTERACT WITH IT

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AUTHOR'S DECLARATION

I, the undersigned, hereby declare that the work contained in this thesis is my own original work and that I have not previously in its entirety or in part submitted it at any university for a degree.
SUMMARY

This study aims to investigate a work environment into which a new workflow system, that automates the work process, has recently been introduced. The study will focus on the level of work morale displayed by the people active in this new environment, as well as their perception of their work.

The study takes the form of a case study carried out in the Nedcor Home Loans Application Processing Centre. This centre is the central area in which all home loan applications for the entire Gauteng, North West, Orange Free State, Mpumalanga and Limpopo regions are collated and processed. The applications from these regions translate into a total of between 9 and 13 thousand applications each month. The home loan application process is the most complex of the banking application processes as it involves a number of interfaces with external parties and systems. The workflow system was introduced in order to simplify, co-ordinate and accelerate this process.

The study was conducted using D. A. De Vaus’s Surveys in Social Research, Fourth Edition, a methodology for surveys in social research, as a guideline. A structured questionnaire was constructed in order to collect data regarding the opinions and behaviour of the sample members.

A pilot study was conducted with 10 of the sample members in order to test and refine the survey instrument. Following this, the updated survey instrument was distributed to the sample group. The population of the case study environment consisted of less than 100 people all situated in one location. For this reason the entire survey population was selected as the sample population.

The data collected described the sample members' attitudes towards work, their relationships with their colleagues, as well as their perceptions of their opportunities for personal growth, as a measure of their level of work morale. Information describing the employees perceived type of work was also collected. This was done by accumulating information regarding the level of thinking, responsibility and
monotony that characterised their work, as well as the proportion of time that staff members spent interacting directly with the system.

After the survey implementation, the data was collated and analysed. The reliability of the data was tested using Cronbach's alpha. Data that originated from concepts with Cronbach's alpha scores of below 0.6 were deemed to be unreliable and were removed from the dataset.

A correlation analysis, using Spearman's rank correlation, was conducted on the remaining data. This analysis was aimed at establishing whether any correlations between the type of work carried out by an employee and his or her associated level of work morale exist.

It was established that the level of work morale that characterised the case study environment was relatively low, as will be discussed in detail in Chapter 5. Furthermore, it was ascertained that the introduction of the system had a significant influence on the nature of the work carried out by the staff in the case study environment, and that a strong correlation existed between the type of work carried out by an employee and his or her associated level of work morale. From this it was concluded that the introduction of the system influenced the level of work morale found to characterise the case study environment.
Die doelwit van hierdie studie is om 'n werksomgewing te evalueer waar 'n nuwe werkvloeistelsel, wat prosesse outomatiseer, onlangs geimplementeer is. Die studie fokus op die vlak van werk moraal wat vertoon word deur mense in hierdie nuwe omgewing, sowel as hulle persepsie van hul werk.

Die studie neem die vorm aan van 'n gevallestudie wat uitgevoer is in die Nedcor Huislening Applikasie Sentrum. Hierdie sentrum is die sentrale plek waar alle huislening applikasies vir die Gauteng, Noordwes, Vrystaat, Mpumalanga en Limpopo gebiede versamel en verwerk word. Die hoeveelheid applikasies in hierdie gebiede is tussen 9 000 en 13 000 per maand. Die huislening applikasie proses is die mees komplekse proses van alle bank applikasie prosesse, aangesien dit 'n aantal integrasies met eksterne partye en stelsels vereis. Die werkvloeistelsel is ge-implementeer om hierdie prosesse te vereenvoudig, te koördineer en te versnel.

Die studie is uitgevoer deur D.A. De Vaus se "Surveys in Social Research, Fourth Edition, a methodology for surveys in social research" as 'n verwysingsraamwerk te gebruik. 'n Gestruktureerde vraelys is saamgestel om data te versamel oor die menings en gedrag van die lede in die toetsgroep.

'n Proefstudie is uitgevoer met 10 lede van die toetsgroep om die opname-instrument te toets en te verfyn. Daarna is die opgedateerde opname instrument onder die toetsgroep versprei. Die bevolking van die gevallestudie bestaan uit minder as 100 mense wat almal in dieselfde lokasie geplaas is. Om hierdie rede is die totale bevolking gekies as die toetsgroep.

Die data wat versamel is het die lede van die toetsgroep se houdings teenoor hulle werk, hulle verhoudings met hulle kollegas, sowel as hulle persepsie van geleenthede vir persoonlike groei, beskryf. Die data is gebruik as 'n aanduiding van hul vlak van werk moraal.

Data wat die werknemers se persepsie van hulle tipe werk weerspieel, is ook versamel. Data oor die denkvlak, verantwoordelikheid en eentonigheid van hulle...
werk, sowel as die hoeveelheid tyd wat personeellede spandeer het op direkte interaksie met die stelsel.

Na die implementering van die opname, is die data versamel en geanaliseer. Die betroubaarheid van die data is getoets deur Cronbach se alpha toets toe te pas. Data, waar die indikator se Cronbach alpha telling minder was as 0.6, is geag as onbetroubaar en is verwyder van die dataset.

'n Korrelasie-analise is uitgevoer op die oorblywende data, deur gebruik te maak van Spearman se korrelasie mode. Die analise is daarop gefokus om te bepaal of daar enige ooreenstemming is tussen 'n werknemer se tipe werk en sy of haar verwante vlak van werkmoraal.

Daar is gevind dat die vlak van werkmoraal wat hierdie studie kenmerk, relatief laag is. Dit sal verder bestudeer work in hoofstuk 5. Daar is ook bevind dat die instelling van die stelsel 'n beduidende invloed het op die werk wat uitgevoer word deur die betrokke personeel in die gevallstudie-omgewing. Daar is 'n sterk korrelasie tussen die tipe werk en die vlak van werk moraal van werknemers. Die gevolgtrekking is dus dat die instelling van die stelsel die vlak van werkmoraal beinvloed het in hierdie gevallstudie.
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# TABLE OF CONTENTS

**AUTHOR'S DECLARATION** ........................................................................................................... II

**SUMMARY** .................................................................................................................................. II

**OPSOMMING** .............................................................................................................................. IV

**ACKNOWLEDGEMENTS** ................................................................................................................ VI

**TABLE OF CONTENTS** .................................................................................................................. VII

## 1. CHAPTER 1: INTRODUCTION .............................................................................................. 1

1.1 Background ............................................................................................................................... 1

1.2 The Aim of the Study .............................................................................................................. 2

1.3 The Hypotheses ........................................................................................................................ 3

1.4 Methodological Design ........................................................................................................... 7

1.5 Relevance of the Study ............................................................................................................ 7

1.6 A View from Past Literature .................................................................................................... 9

## 2. CHAPTER 2: THE CASE STUDY ........................................................................................... 13

2.1 Introduction ............................................................................................................................. 13

2.2 The Nedcor Gauteng Home Loans Acceleration Centre .......................................................... 13

2.3 The People in the HAC .......................................................................................................... 16

2.4 Why the HAC was chosen as a Case Study ............................................................................ 18

2.5 Conclusion .............................................................................................................................. 19

## 3. CHAPTER 3: METHODOLOGY ............................................................................................. 20

3.1 Introduction ............................................................................................................................. 20

3.2 Qualitative & Quantitative Research ...................................................................................... 20

3.3 Research Method ................................................................................................................... 21

3.4 Initial Survey Construction ..................................................................................................... 22

3.5 Pilot Study ................................................................................................................................ 23

3.6 Implementation ....................................................................................................................... 24

3.7 Sample Description ................................................................................................................ 26

3.8 Methods of Statistical Analysis ............................................................................................... 32

## 4. CHAPTER 4: CONCEPTS, DIMENSIONS & INDICATORS .................................................... 34

4.1 Introduction ............................................................................................................................. 34

4.2 Work Morale ............................................................................................................................ 36

4.2.1 Attitude towards Work ...................................................................................................... 36

4.2.2 Perception of relationships with people in the workplace ............................................... 41

4.2.3 Perception of opportunities for personal growth within the work environment ............... 45

4.3 Type of Work ............................................................................................................................ 48

4.3.1 Level of Responsibility ...................................................................................................... 48

4.3.2 Time Spent Interacting with the Workflow System ............................................................ 52

4.3.3 Level of Thinking ............................................................................................................... 53

4.3.4 Level of Monotony ............................................................................................................. 55

4.4 Conclusion .............................................................................................................................. 58

## 5. CHAPTER 5: DESCRIPTIVE ANALYSIS .............................................................................. 59

5.1 Introduction ............................................................................................................................. 59

5.2 Work Morale ............................................................................................................................ 60
2.4 Thinking Work................................................................. 129
1. CHAPTER 1: INTRODUCTION

1.1 Background

Today’s economy is moving from an industrial to a knowledge-based economy, where the only constant is the eminent arrival of change. It is well known that Moore’s Law expects the processing power of a computer chip to double every 18 months. Change is therefore an ever-present feature of the environment of the IT industry. New technological capabilities invite the development of new systems and tools. The introduction of these into the workplace cause significant changes in routine procedures and day-to-day activities.

Information systems in the knowledge economy place enormous emphasis on networks and communication. However communication has always been based on face-to-face human interaction. Now the prevalence of e-mail, telephonic communication and networks of systems have altered the way in which employees relate to one another.

It is in this environment that today’s employees must work and perform. But surely this intense interaction with systems and faceless communication networks has an affect on the people that work with them on a daily basis.

The aim of this research is to gain insight into the affects associated with the introduction of a system that automates work, and aspects of communication, in a work environment. Such drastic changes create a new work environment. This study will focus on the affect that this new environment has on the people surrounded by it.
1.2 The Aim of the Study

This study aims to investigate the affects of implementing a new workflow system on the level of work morale amongst the staff in the Nedcor Home Loan Application Processing Centre.

The term Work Morale refers to the psychological and social condition of affected employees and is characterised by their attitudes towards work, the condition of their relationships with their colleagues, as well as their perception of opportunities for their own personal growth within their work environment. These ideas will be explored in detail in Chapter 4.

A workflow system automates a work process in an environment, another aim of this study is to show that the introduction of such a system changes the nature of the work carried out by the people in that environment.

Finally, the study aims to investigate the type of work perceived, by the employees, to characterise the new work environment and establish whether any correlations exist between this perceived type of work and the associated level of Work Morale.

For the purposes of this study, an employee’s Type of Work is described by the relative amount of time that an employee spends interacting directly with the system, the level of thinking that the employee perceives as being required in order to complete their daily tasks, the perceived level of responsibility that is wielded by the particular employee, as well as the degree of monotony that he / she thinks characterises his / her work. These ideas will also be explored in detail in the Chapter 4.

If it is found to be true that the introduction of a workflow system affects the nature of work carried out by the employees in the work environment, and that the type of work carried out by an employee has an affect on the work morale of that employee; then it can be deduced that the introduction of a workflow system has an affect on the level of work morale of the people that work environment.
While it is true that other factors like job expectations, status, level of education, reasons for working at all, etc. may have an affect on work morale, this study does not aim to explain these issues. In other words, this study does not claim to understand all the causes that result in a particular level of work morale, but only the affects on work morale associated with the concepts above.

1.3 The Hypotheses

The study postulates that the introduction of a workflow system to a clerical work environment will have an affect on the level of work morale of the people working in the new environment.

Furthermore, this study proposes that the introduction of a workflow system to a clerical work environment will alter the Type of Work that is carried out by the employees in that environment.

Finally, this study proposes that a correlation exists between the Type of Work perceived to characterise the new environment and the levels of Work Morale of the employees that work there.

In order to gain deeper insight into the relationship between Work Morale and Type of Work, this hypothesis is broken down into sub-hypotheses that investigate the relationships between the characteristics that make up the concepts Work Morale and Type of Work. These hypotheses are listed below:

Type of Work vs. Work Morale Sub-hypothesis (1)
A large amount of time spent interacting with the system is associated with a low level of Work Morale. It is also associated with poor relationships, a low perception of opportunities for personal growth and a low attitude towards work.
More time spent interacting with the system → Lower “Relationships”

More time spent interacting with the system → Lower “Opportunities for Personal Growth”

More time spent interacting with the system → Lower “Attitude Towards Work”

Figure 1.1 Type of Work vs. Work Morale Sub-hypothesis (1)

Type of Work vs. Work Morale Sub-hypothesis (2)
A low level of thinking characterising work is associated with a low level of Work Morale. It is also associated with poor relationships, a low perception of opportunities for personal growth and a low attitude towards work.

Lower Level of Thinking → Lower “Relationships”

Lower Level of Thinking → Lower “Opportunities for Personal Growth”

Lower Level of Thinking → Lower “Attitude Towards Work”

Figure 1.2 Type of Work vs. Work Morale Sub-hypothesis (2)
Type of Work vs. Work Morale Sub-hypothesis (3)
A low level of responsibility characterising work is associated with a low level of Work Morale. It is also associated with poor relationships, a low perception of opportunities for personal growth and a low attitude towards work.

![Diagram](image)

**Figure 1.3 Type of Work vs. Work Morale Sub-hypothesis (3)**

Type of Work vs. Work Morale Sub-hypothesis (4)
A high level of monotony characterising work is associated with a low level of Work Morale. It is also associated with poor relationships, a low perception of opportunities for personal growth and a low attitude towards work.

![Diagram](image)

**Figure 1.4 Type of Work vs. Work Morale Sub-hypothesis (4)**
In summary, this study proposes that the introduction of a workflow system into a clerical work environment, alters the Type of work carried out in that environment, this in turn affects the Work Morale of the associated employees.

Figure 1.5 Summary Hypothesis
1.4 Methodological Design

The investigation took the form of a case study in which the Nedcor Home Loans Processing Centre was scrutinized. The new workflow system had been in place for approximately eighteen months, so it was assumed that the people working within this environment have formed new routines and attitudes regarding their work.

This research places great emphasis on the investigation of people’s attitudes, perceptions and behaviour. For this reason, a methodology for social research has been used to carry out the study. A survey instrument in the form of a structured questionnaire was constructed in order to delve into and capture the attitudes and behaviour patterns of the sample members. This survey was distributed to the members of the selected work environment.

The entire population of the environment was used as the sample group, owing to the very small size of the population. The sample candidates completed the questionnaires in small groups, in the presence of the author. The author was present in order to ensure that no interaction took place between the respondents. She was also available to provide further information and explanation if required. The author collected the questionnaires upon their completion and collated the data. Finally, the information acquired through the questionnaires was analysed and interpreted. This processed information was used to provide insight into the effects of introducing the new system into an environment, on those interacting within it.

1.5 Relevance of the Study

Although the primary aim of this study is to examine the affects of introducing a new system to a particular work environment on those who work in it, this study will also provide insight on the levels of productivity and efficiency displayed by those within the environment. If the assumption is made that people who have a low level of Work Morale are less likely to exert themselves and focus their full potential on
adding value to the organisation, it can be deduced that those with a low Work Morale will be less productive and efficient. Therefore information regarding the Work Morale of employees, can give an indication of the level of productivity in a work environment as well as an indication of the potential for improving that level of productivity over time.

The development and implementation of information technology systems is accompanied by extensive financial expense. Although much effort has been put into researching the time and cost cutting benefits of implementing workflow systems, less attention is paid to the morale and productivity levels that are associated with the implementation such a system. A workflow system may function faultlessly, but if production of work depends on the interaction of people with the system, the full potential value of the implementation cannot be realised without the co-operation and enthusiasm of these employees.

There is therefore a need for a measuring tool to assess the impact of implementing such a system on employee Work Morale. Although this study does not claim to provide such a measuring tool in its entirety it will provide information that will give an indication of the return on the investment from the perspective of employee morale and productivity. Furthermore, the survey instrument constructed as part of this study can be viewed as the first step towards the development of a generic survey instrument that can be used to gather information regarding the impact that a new system, that automates work processes, has on the associated environment and the people that are directly affected by its introduction. The generic instrument would provide accurate information to describe this phenomenon in similar organisational environments.

The information provided by this survey will prove to be invaluable from a managerial perspective, since it not only looks at the present state of the work environment, but also attempts to understand the relationships between the phenomena that characterise it. A description of the possible factors behind the strong and weak points within the environment will serve to highlight areas that should become focal points for improvement efforts. At the same time, this information can be used to improve the work experience for employees.
This information will also contribute to a body of knowledge that describes lessons learnt through the introduction of new systems, thus adding to the library of knowledge that will increase the awareness of possible pitfalls involved with the launching of similar systems. This library of knowledge will assist in the more effective implementation of systems that automate work in the future.

1.6 A View from Past Literature

The notion that the technological transformation of work has an affect on individuals in the work place as well as society as a whole is not a new one. The mechanisation of agriculture and the succeeding industrial revolution has provided researchers with case studies for centuries. Below are some ideas extracted from some of these studies. Although the environments examined in these studies differed from the environment used in this study, the studies discussed below focus on the associations between technological transformations, the nature of the resultant work, the psychological state and attitudes of employees, and levels of productivity and efficiency, which has clear parallels with this study.

The association between the nature of work and psychological state and attitudes of employees

The Taylorist approach to production divided a process into subtasks, and forced each labourer to perform a combination of a few of these tasks repetitively throughout the day. Adam Smith, as quoted by Friedmann (1964: 129), in comment on this mode of production said “The man whose whole life is spent in performing a few simple operations, of which the effects are perhaps always the same, or very nearly the same, has no occasion to exert his understanding or to exercise his invention in finding out expedients for removing difficulties which never occur. He naturally loses, therefore, the habit of such exertions, and generally becomes as stupid and ignorant as it is possible for a human creature to become”.

In his studies of the industrial society, Friedmann also acknowledged that “Man has lost in intelligence, vigour of body, health, and cheerfulness, all that he has gained by way of the power to produce wealth. The soul develops by the variety of its activities” Buret, De la misere des classes laborieuses as quoted by Friedmann (1964: 130).

As a result of research conducted by Wyatt, quoted by Friedmann (1964: 152), it was noted that even if a task is repetitive, it does not seem monotonous if the worker feels it has value to him. His studies also suggest that loyal and enthusiastic workers, surrounded by a sympathetic and friendly atmosphere, feel a satisfaction that reduces tedium to small proportions.

Further research done on the rotation of tasks in assembly line work that included 6 daily changes of work showed that there was a 10% increase in output when the rotations were included in daily work. (Wyatt, Stock & Fraser as quoted by Friedmann (1964: 149)).

May Smith, quoted by Friedmann (1964: 133 - 134), established that monotony is a subjective concept. It is dependent upon the workers attitude towards work and is differentially experienced by different individuals. The environment also influences its effects.

Finally, research by Wyatt, Fraser & Stocks as quoted by Friedmann (1964: 154) suggests that, although it is frequently asserted that the operatives accustomed to uniformity in the methods and conditions of work are reluctant to change to a more varied form of procedure, this attitude is merely another illustration of the inertia produced by long-established habit and the desire to live along the lines of least resistance. There is little doubt that operatives, who have had experience of both uniform and varied conditions of work, generally prefer the latter.

These studies suggest that the Type of Work that a person is involved with, in this case, work that is or isn’t associated with thought, variety or repetition, does have an affect on the psychological state and attitudes of that person. Similarly, the attitudes and environments of the workers influence the affect that the Type of Work has on them.
The nature of work and its association with productivity and efficiency
British scientists have studied large-scale industries that used the sub-division of work as a mode of production since before World War 1.

Their work seems to indicate that monotonous activity could cause a considerable reduction in output, which is most apparent about the middle of the spell of work. (H.M. Vernon, T. Bedford & S. Wyatt as quoted by Friedman (1964: 132-133))

Lippman as quoted by Friedmann (1964: 144) says that when work of this sort, which is both absorbing and tedious, is performed; it causes fatigue, and decreases the quantity of work accomplished.

Further research, conducted in a candy factory to explore the affects of repetitive work, established that the output of work is dependant on the workers' attitude toward it, in particular:
- The value attached by the worker to a repetitive task
- The continuity of the work, on which depend the rhythm and the escape into daydreaming
- The complexity and variety of tasks that may occupy hands and mind.
(Wyatt, Frost & Stock as quoted by Friedman (1964: 137-139))

These readings suggest that the nature of work has an affect on the level of productivity in a work environment.

System implementation can affect the psyche of employees
More recent work by Steven Appelbaum (1997: 452 - 463) focuses on the relationships between electronic systems, people and their environment. He views the organisation as a "Socio-technical system" and stresses the idea of including employees in the planning, design and implementation of improvements, or new technical systems. To Appelbaum, technical development is only part of organisational development, the other half is social development and a change in one area would influence the other. This suggests that a change in technical development could have an affect on the social systems made up of the people in the organisation as well as their psychological needs of employees.
Automation – Subjective experience – efficiency and productivity

Another recent study by Nathlie Mitev (1996: 55 - 56) discusses the similarities and differences between “Socio- technical design” and “Business Process Re-engineering”. This discussion looks at organisational development through system implementation from the perspective of increasing productivity and efficiency as well as the approach of first and foremost matching the social and technical systems. She discusses positive and negative aspects of each of these approaches and the possibility of an optimal strategy for organisational development that emphasises technology and efficiency, but is sensitive to social needs. She therefore suggests that technological systems and the social needs of individuals are intertwined.

The extracts above seem to suggest that there are mutually influential relationships between technological transformations, the nature of the resultant work, the psychological state and attitudes of employees, and levels of productivity and efficiency. It should, however, be noted that even if these factors do influence one another’s state, they do not determine it. There are many other sources of influence within an environment and within the backgrounds and personalities of the people concerned that also contribute to the state of each of the above elements.
2. **CHAPTER 2: THE CASE STUDY**

2.1 **Introduction**

This chapter aims to describe the environment in which this study was conducted, and to highlight the affects that the introduction of the workflow system had on the nature of the work carried out in that environment. It focuses on the activities that take place on a day-to-day basis in that environment, on the workflow system that was introduced to it, and the people that work in the environment. Finally, this chapter explains why this particular environment was chosen for this study.

2.2 **The Nedcor Gauteng Home Loans Acceleration Centre**

As mentioned previously, this study will take the form of a case study, focusing on the Nedcor home loan application-processing centre in central Johannesburg. This processing centre will be referred to as the HAC (Home Loans Acceleration Centre) for the duration of this document. The HAC is the central area in which all home loan applications for the entire Gauteng, North West, Orange Free State, Mpumalanga and Limpopo regions are collated and processed. The applications from these regions translate into a total of between 9 and 13 thousand applications reaching the HAC each month.

The home loan application process is the most complex of the banking application processes as it involves a number of interfaces with external parties and systems. At the beginning of the process, Preparation Clerks must examine each application to ensure that the client has filled in all the required information, and that the necessary documentation has been submitted. If there is anything missing, the Preparation Clerks must begin the process of contacting the client in order to obtain the outstanding information. However, if all the necessary requirements have been fulfilled, the application moves to the next step in the process, where it is analysed by a Credit Assessor. The Credit Assessor must inspect each applicant’s credit history,
together with the application information, and determine whether the client's risk profile will be acceptable to the bank. If the Credit Assessor approves the application, the next step in the process can begin. However, the profile of the client is not the only part of the risk that the bank is exposed to when granting a home loan. Before the bank is willing to lend the client money to buy a house, it must be sure that the house is worth the amount of money being lent. Since the house will belong to the bank until the client has finished paying off the bond, it is important that the bank is sure that the asset against which it is lending is adequate. For this reason, the bank sends an assessor out to value the property and establish whether it is actually worth the amount that the client is applying for. If the assessor is dissatisfied with the value of the house, the bank may decline the client's application and the process is terminated. On the other hand, if all is in order, a Registering Attorney can be assigned to the application and it enters the registration process. In this process, the Registering Attorney registers the property in the client's name at the deeds office and the funds are disbursed according to the authority for payment signed by the buyer.

This entire set of tasks, must be repeated 13 000 times a month, and each time, the correct client must be communicated with, the correct credit and valuation details must be matched up to the client's file and a property assessor in close proximity must be given the correct addresses and phone numbers in order to access the property. It is clear that a great deal of co-ordination and order is required to keep this process running smoothly.

In order to facilitate the co-ordination of this process, a new workflow system, Staffware, was introduced to the HAC in April 2001. Staffware allows for each application to be captured electronically. The electronic application, now referred to as a case, is assigned a unique case number that is used to track the case's progress throughout the process. The case includes all the application information required within the process and can be automatically passed from one step in the process to another. Each employee in the HAC is assigned one or many roles; each role is associated with a particular set of tasks that make up a step in the process. The employee sits at their workstation, and when a case has travelled through the
process up until the point where the task associated with their role needs to be performed, the case will arrive in the employee's queue. When looking at their Staffware queue, the employee's workstation looks like an Outlook Inbox, and a new case arriving looks rather like a new unread email in an inbox. The employee merely has to click on the new case to open it, perform his or her task on it, and release it. Once released, the case moves to the next task in the process and the next employee's workstation. In the meantime, another case has arrived in the first employee's queue, and he or she has started to perform his or her task once again on the next piece of work. The end result is an assembly line Type of Work in which Staffware plays the role of the traditional conveyer belt and passes work items between workstations.

Staffware does, however, perform other functionality in addition to simply passing work items from one place to the next. As explained earlier, an application could follow a number of different routes on its journey through the process; this route is dependent on the status of the application. For example, if the Credit Assessor's decision is to decline the application, the application must follow the decline route. If he / she approves the application, it must follow the approved route. So, to say that Staffware simply passes on the application to the next step is an over simplification. Staffware analyses the status of the application, and according to this status, routes the application to the appropriate step. In other words, Staffware is able to apply some form of decision-making logic to the process. Consequently, HAC employees are relieved of having to carry out these decision-making tasks. It can therefore be said that Staffware simplifies the process for the employees, as they no longer have to think about making these decisions. Staffware's decision-making functionality also means that these employees no longer have to take responsibility for the outcome of the decisions that are made.

Staffware also dictates a standard predetermined path for home loan applications. This means that if an application is at a particular point in the process, it is clear what tasks have been performed, and one can immediately get an indication of what still needs to be done. This standard process can be monitored and tracked. Since information about each case is stored on the system, a manager can look up a case on their desktop and immediately know where it is in the system and establish if there
are any problems with an application that must be followed up. Management can also extract extensive reports, incorporating many cases, from the system. These reports give a manager an indication of how many applications are flowing through the process, how long it is taking to complete each part of the process, and how many cases are in each of the various statuses. All these reports give a manager a holistic view of what is going on in the HAC and allow them to pick up trends and problems easily.

Finally, Staffware ensures that all the appropriate information is punctually available to each person in the process. Furthermore, two copies of the same electronic information can be at different places at different times. Staffware therefore allows for parallel processing to take place on each application, and even though different parts of the application can be at different parts of the process at the same time, they are linked by the unique case number making it almost impossible to lose an application. Staffware also enables many applications to be processed at the same time, since one person can be working on one application at one point in the process, while another is working on a different application at a different point in the process.

In short, Staffware simplifies the process for the employees in the HAC, by performing decision-making and tracking functions on behalf of the employees. It also speeds up the time taken to process an application, and makes the storing of applications more accurate and easy to manage.

2.3 The People in the HAC

In total, there are about 90 employees that work in the Gauteng HAC. These employees range from being the Head of the Retail side of Home Loans, who is responsible for the functionality and profitability of the entire area, to the Fax Runner whose job it is to collect faxes from the fax machine, put them in a file, and deliver the file to a prep clerk's desk. Apart from the Business Unit Head, there are two Floor Managers, each responsible for about half of the people in the HAC. Reporting to each of these Floor Managers, are two to four Team Leaders, who manage the daily
activities and issues of the clerks in the HAC. The rest of the employees are at a clerical level and fulfil the various roles required to complete the home loan application process.

There are a number of roles that need to be fulfilled in order for the home loan application process to run efficiently. The various clerks perform these operational roles. The Preparation Clerks receive the paper application files, and capture all the application information onto Staffware. They are also responsible for checking and capturing whether all the required documentation and information has been submitted, as well as for requesting a property assessment on the property assessment system.

The Valuation Clerks are responsible for checking to see when a property assessment has been completed by the property assessor and returned to the HAC. Once the assessment has been returned to the HAC, they are required to capture the results of the property assessment onto Staffware.

Another role in the HAC is that of Letter Sender. This person is merely responsible for printing out letters generated by Staffware after a credit decision has been made. He / She then forwards these letters to the person who submitted the application.

Finally, the Client Liaison Officers are responsible for receiving all the files with missing documentation or information, and contacting the clients in order to request missing documentation or information to be submitted.

The HAC is split into two areas, each managed by one of the two floor managers. Both of these two areas perform exactly the same function, namely the processing of home loan applications. The “Origination area”, however, only processes applications that were submitted by originators (or 3rd party brokers), while the other area processes all the applications submitted via the bank’s internal channels. This is important, since the manner in which the application process is executed differs slightly between these two areas. In the “Origination area”, one person fulfils all of the roles described in the paragraph above. In other words, one Origination Preparation Clerk performs all the roles in the application preparation process. In this case Staffware still assesses the status of the application and routes it to the correct task accordingly, the only difference is that it is the same person performing this task.
In the other area however, different roles are assigned to different people in the HAC and each person only performs one or two different roles.

2.4 Why the HAC was chosen as a Case Study

The aim of this study is to investigate the effect of the introduction of a new workflow system in an office environment, focusing on the Work Morale of the employees in that environment, as well as their perception of their work in the new work environment.

As mentioned in section 2.2, the HAC is an office environment into which a new workflow system, Staffware, was introduced less than two years ago. The introduction of this system created a new work environment in the HAC, playing an integral role in the work that the employees do on a day-to-day basis. For most of the employees, who spend a large part of their time working directly with the system, Staffware has a direct effect on the work that they do. However, even those employees who do not work directly with Staffware, spend their working day surrounded by colleagues who do, in an environment that is governed by this system. The HAC therefore meets the basic requirements for this study, as it is a relatively new office environment that has been characterised by the introduction of a new workflow system.

There are many environments that meet these requirements; the HAC, however, is particularly well suited to this type of investigation. The entire HAC environment consists of less than a hundred people, all of whom are situated in one building in 120 End Street, Doornfontein, Johannesburg. This dramatically simplifies the survey implementation process, since one only has to go to one location, in order to find the entire survey population. Furthermore, each member of the survey population is on one pay roll, making it easy to identify each sample member to and monitor what proportion of the total population has been surveyed.
Communication and co-ordination with the survey population is also simplified through the presence of a clearly defined hierarchical structure within the HAC environment. This means that one only has to communicate with a small proportion of the population, the people at the top of the hierarchy, in order to plan and organise the implementation of the survey and ensure that all the members of the survey population are aware of the survey, and able to participate in it.

Finally, although much work has been done in this area to investigate the cost/benefit effects of the introduction of Staffware, no formal work has been done to explore how the environment created by the new system has affected the Work Morale of the employees in the environment. Since it is assumed that employees with a high level of Work Morale will be more productive, and therefore more profitable than those with a low level of Work Morale, it would add value to the business to have information about the Work Morale of their employees. This information could be used to establish whether it is necessary to implement measures to improve the Work Morale of employees and at the same time increase profitability.

2.5 Conclusion

The HAC is a home loan application processing centre in which the workflow system, Staffware, is used to facilitate and co-ordinate the processing. The introduction of the system removed thinking and decision-making tasks from the responsibility of the HAC employees, and required employees to interact with the system in order to complete their tasks. The implementation of the workflow system, therefore, altered the nature of work carried out by the employees in the HAC and resulted in the creation of a new work environment.

The HAC environment was chosen as the case study for this thesis, not only because it met the requirement of being a work environment characterised by a new workflow system, but also because it was a convenient environment in which to conduct a survey investigation and because the completion of such an investigation could provide value to the business area itself.
3. CHAPTER 3: METHODOLOGY

3.1 Introduction

This chapter aims to give the reader a detailed explanation of how this research was designed, constructed, tested and implemented. The first two sections discuss the research method that was used in order to carry out the study. The later sections provide a description of the various steps that were executed during the research process.

3.2 Qualitative & Quantitative Research

Stauss & Corbin (1990:17) say that qualitative research is any kind of research that produces findings that are not derived from statistical analysis or such forms of quantification. They go on to say that qualitative research focuses on studies about people's lives, stories and behaviour, as well as studies about organisational functioning, social movements, or interactional relationships. While it may be true that some data within a qualitative research study may be quantified, the actual analysis is qualitative.

Although aspects of qualitative research were used in this study, namely by focusing on people's behaviour, and social interaction and functioning within an organisation, the method of collecting and analysing information was one that included rigid structure and statistical analysis. This study is therefore primarily an example of quantitative research.
3.3 Research Method

As mentioned in precious chapters, this research has taken the form of a survey research. De Vaus (1996: 3 - 5) says that the distinguishing features of surveys are the form of data collection and the method of analysis. He goes on to say that surveys are characterised by a structured or systematic set of data. In other words, surveys collect information about the same variables or characteristics from at least two cases and result in a data matrix. This data is then analysed in order to describe the characteristics of the cases in the data matrix, as well as the possible causes of phenomena.

Fowler (1993: 1) says that the purpose of the survey is to produce statistics, that is, some form of numerical or quantitative description of one / many characteristics of each member of the sample population. He goes on to say that the most common method of gathering data is by asking people structured questions and using their answers to these questions as the dataset to be analysed.

Church et al., Goldstein & Burke, Kanter and Nadler (as quoted by Crawford & Lok 1999: 109) also say that questionnaire based surveys are one of the most effective tools with which organisational development practitioners can understand and evaluate organisational issues. They go on to say that surveys serve as an effective tool for providing feedback and in inducing positive organisational change.

While survey research does provide a way in which to collect and analyse information regarding a particular subject, it does have a number of shortcomings.

According to De Vaus (1996: 7 - 9) surveys are criticised for only looking at particular aspects of people's beliefs and actions without looking at the context in which they occur and are often equated with a rigid model of science, centred around hypothesis testing and significance tests, which involve little imagination or creative thinking. De Vaus goes on to state that these criticisms can be overcome to a large extent by careful survey design and implementation. Surveys are also criticised for being too restrictive as they rely on highly structured questionnaires, which are necessarily limited. But, according to De Vaus, this criticism is based on too narrow an understanding of which techniques can be used in surveys. Further criticism
suggests that surveys are too statistical and reduce interesting questions to incomprehensible numbers. Again, De Vaus is of the opinion that logic and creative thinking must both play a role in research and that statistics should be the servant rather than the master of the survey analyst. These criticisms draw the survey researcher's attention to areas in which particular care must be taken upon the development and implementation of survey research.

As discussed above, surveys provide a simple, cost effective manner in which to collect data about the facts, opinions and behaviours, of members of a sample population, in a format that can be easily collated, analysed and interpreted. For this reason, the survey methodology was chosen for the purposes of this study.

3.4 Initial Survey Construction

Once it was decided that the survey research method would be used, the next step was for the author to gain an understanding of the population to be studied. The nature of this population would provide the parameters and requirements of the study. It was decided that a structured questionnaire would be the most effective way to collect the data; the reasons for which are discussed in the implementation section of this chapter.

The foundation for the construction of the questionnaire will be discussed in Chapter 4: Concepts, Dimensions & Indicators. In this chapter, the primary concepts, Work Morale and Type of Work, are broken down into concepts, dimensions and indicators. These indicators provide a concrete idea that can easily be measured by a questionnaire. Each of the indicators in Chapter 4 was used to construct a question that became an item in the initial questionnaire. A covering letter explaining the nature, purpose and anonymity of the survey was also attached to the questionnaire.

Finally, a section containing questions pertaining to the demographics of the respondents was added to the questionnaire. These questions asked about the respondents' age, gender, period of employment, education level, absenteeism and
job description. This factual information is used to place the data gathered about each respondent into context, to provide a description of the characteristics of the sample in general and to provide insight into possible relationships between variables.

A scale was developed to ensure that a score was associated with every possible response to each question. These scores showed the degree to which the respondent displayed the characteristic, measured by that question. The scores related to each question were collated to get an overall view of the respondent's profile.

3.5 Pilot Study

The result of the initial construction was a 16-page survey instrument that contained 95 items. In order to refine the questionnaire it needed to be tested, focusing on the unidimensionality and reliability of the survey items. For this reason, a pilot study was conducted in which 10 members of the survey population were randomly selected and requested to complete the questionnaire.

Upon scrutinising the responses to the questionnaire, it became immediately apparent that there were problems regarding the overall design of the questionnaire. In general, the response rate to questions in the first half of the questionnaire was much higher than in the second half. It was also apparent that more careful attention was paid to the answers of the questions in the first half of the questionnaire. This suggested that the respondents' level of concentration and enthusiasm decreased as the time spent working on the questionnaire progressed. Furthermore, the information provided by the demographic questions showed that the level of education, in general, was relatively low. This highlighted the need to simplify the language used in the questions and reduce the time required to complete the questionnaire.
A professional educator, Mr Wilsenach, evaluated the initial questionnaire in order to reduce the reading age required to complete the questionnaire to approximately 12 years (the average age of a primary school graduate – which corresponds to those respondents with the lowest education level in the sample). Since the questions pertaining to Work Morale are the focus of this study, they were moved from the second to the first half of the questionnaire, to ensure that the respondents answered these questions as accurately as possible.

The length of the questionnaire was reduced, by eliminating certain questions, to which the answer of virtually every respondent was the same, since these questions provided little information about the sample population. A further examination of the survey items revealed than some of the survey items were very similar to one another. In these cases, one of the similar questions was removed in order to avoid duplication and shorten the length of the survey instrument. Other questions that appeared ambiguous or leading upon further inspection were also removed from the instrument.

Finally, the refined survey instrument was submitted to Dr Muller, the supervisor of the study, for evaluation. The result of the evaluation was a 10-page survey instrument that comprised of only 75 items.

3.6 Implementation

The data collected by a survey can be gathered in a number of different ways that vary in cost, time taken to implement, the number of resources needed to implement them as well as their suitability to a large sample group. The survey can be conducted through personal interviews, which according to (Fowler, 1993) is probably one of the most effective ways of enlisting co-operation from most populations, but is likely to be more costly than the alternatives. It is also reliant on the availability of interviewers who are sufficiently experienced to execute the survey effectively. Telephonic interviews on the other hand, have a lower cost than personal interviews and provide shorter data collection periods and an easier method of interviewer staffing, since interviewers do not need to be near the sample.
This method is also likely to provide a better response rate from a list sample than mail. Telephonic interviews do, however, limit the sample to those people who have access to a telephone, and are associated with a higher none response rate than personal interviews.

Another alternative is self-administered questionnaires. This method makes it easy to ask batteries of similar questions and the fact that the respondent does not have to share their answers with the interviewer can increase the accuracy of the information submitted. This method does, however, necessitate a very carefully designed questionnaire and assumes that the respondents have good reading and writing skills. The self-administered questionnaire can be done either through mail, or through group administration. Group administration is generally associated with low cost and high cooperation rates, since there is the chance to explain the study and answer questions about the questionnaire.

While mail procedures are also associated with low cost and minimal staffing requirements, they also provide access to widely dispersed samples and give the respondents time to give thoughtful answers. This method is, however, relatively ineffective in enlisting cooperation, and is dependant on a good mailing list for all the members of the sample.

The choice therefore depends on the particular situation associated with each study. This study was characterised by a sample population that was very centralised and easily accessible, as well as the need for a method with low cost and staffing requirements. For these reasons, the self-administered, group administration method was used. The survey was conducted over two days, in which the members of the sample population attended a survey implementation session in groups of about 8 people, for a period of approximately 40 minutes. During each implementation session, the author explained the purpose, details and anonymity of the survey to the respondents. The author was also available to answer any questions while the respondents were completing the questionnaire. A list of all the employees in the HAC was provided and the managers of the HAC allowed time for each employee to attend a session. This meant that a very high response rate of about 90% was achieved.
3.7 Sample Description

Since the size of the population in this study was so small and all situated in one location, no particular sampling method was used, as the sample population was the entire population.

The information provided by the demographics section of the questionnaire, discussed in Section 4.4, allowed for the detailed description of the characteristics and backgrounds of the members of the survey population. Each characteristic included in the demographics section of the questionnaire will be discussed in detail, below.

![Demographics (Age)](image)

(NOTE: 3 members of the survey population did not complete this question.)

**Figure 3.1 Demographics - Age**

As is clear from Figure 3.1, that the ages of the people working in the HAC vary from 19 to 60. The majority, namely 61%, of these people fall in the age bracket of 20 to 30 years of age.
(NOTE: 3 members of the survey population did not complete this question.)

**Figure 3.2 Demographics – Gender**

The majority, 67%, of the people employed in the HAC are female, with only 22 of the 76 people employed there being male. This might suggest that the Type of Work carried out in the HAC appeals more to females than to males, although other reasons may also have affected the gender proportions.
As is clearly demonstrated by Figure 3.3, work attrition is a serious problem in the HAC environment. 44% of the people currently working there have only been doing so for 6 months or less, furthermore, 65% of the employees have been working there for no longer than a year, and only 17% have been employed in the HAC for more than 2 years. This introduces the possibility that people, in general, are not satisfied or happy working in the HAC environment.
The graph above indicates that the average education level does not include tertiary education, with some of the respondents having not even completed secondary school. The vast majority, 58%, of the employees have had no form of tertiary education, and less than 15% have completed any tertiary education.
Nearly half, namely 47%, of the employees in the HAC were absent for at least one day during the previous 3 months. Over 64% of these people were absent for more than one day. This raises the possibility that there is a lack of motivation, commitment and enthusiasm amongst the employees in the HAC.
As is clear from Figure 3.6, Origination Clerks form the largest sub-group of employees, consisting of 31 members. The Fax Runners, Client Liaison Officers and Letter Senders were grouped together to form the group “Other”; they only make up 14% of the people in the HAC.

The people in the HAC are organised in a rigid hierarchical structure, with a clear line of reporting in which the Clerical or Ground Level Staff report to the Team Leaders and the Team Leaders report to the Managers. This structure is demonstrated in Figure 3.7.
3.8 Methods of Statistical Analysis

The data collected through the implementation of the survey was collated and analysed using the software package, Statistica. In the cases where there was missing information, regarding a particular question, the average score for that question was calculated over all respondents and assigned in the place of the missing value. In this way, each record could be included in the dataset, while minimising the effects on correlations within the set.

The analysis was done in three phases, the first being reliability testing. Reliability is said to be particularly important when latent variables are calculated from underlying item scales. Since these scales consist of a group of interrelated items designed to measure underlying constructs, it is important to establish whether the same set of items would extract the same responses if they were re-administered to the same sample group on more than one occasion. Variables derived from test instruments are only said to be reliable when it is clear that they elicit stable responses over multiple implementations of instrument. (Santos 1999: 1)

Cronbach’s alpha was used as a measure of reliability for this study. Cronbach’s alpha is a measure of internal reliability for multi-item summated rating scales (Kent (2001: 221)). It ranges between 0 and 1, where the higher the score, the more reliable the scale is. Although Cronbach’s alpha is a widely used measure for reliability, there is no fixed rule with regard to what score for reliability should be considered acceptable. Cronbach himself did not stipulate what constitutes an “acceptable” alpha value. (Kent (2001: 221))

Kent went on to say that Nunnally, in his 1967 edition of Psychometric Theory, recommended that the minimally acceptable reliability for preliminary research should be in the range of 0.5 to 0.6. Nunnally later changed his mind to consider a score of 0.7 as acceptable. (Kent (2001: 221))

(Kent (2001: 222)) also noted that, Peterson conducted a study on a sample of 800 journal articles. Peterson ascertained that the Cronbach alpha scores, considered to be acceptable by these articles, ranged from 0.6 to 0.99, with a mean of 0.75.

Kent himself went on to say that the value of alpha to be considered acceptable must be related to the purpose of the research, where lower scores are acceptable for
preliminary research and even then, these scores should only be used as an indication rather than a test of reliability. (Kent (2001: 222))

Since this study is an instance of preliminary research, a score of 0.6 or above was considered to be an acceptable score for reliability. The results of the reliability analysis are discussed in Chapter 5, Descriptive Analysis.

The second phase of analysis was the descriptive analysis. In this section, the scores for the questions, deemed reliable, were collated to form an overall profile for each respondent as well as the sample population. Anova was used to determine whether there was an association between an employee's job description and their level of Work Morale. This test was used to examine the mean value, regarding one concept, associated with different groups. Anova tests the hypothesis that all means are equal. A 5% significance level was used as a guideline for accepting or rejecting the hypothesis.

Finally, in the third phase of analysis, a correlation study was done to investigate the relationships between variables. The Spearman rank order correlation was used because the responses where scores on a Likert scale. For a more in depth discussion of the Spearman rank order correlation see Kendall, M. & Gibbons, D., J. (1990).
4. CHAPTER 4: CONCEPTS, DIMENSIONS & INDICATORS

4.1 Introduction

The execution of this study requires the gathering of data regarding a number of abstract concepts. It is however, difficult to formulate questions that will be sure to tap into these abstract concepts directly. For example, if one asks an employee about their attitude towards work, how can one be sure that their interpretation of this idea is the same as that which was intended? The question could be looking for an indication of how much the particular employee enjoys their work, while the employee responds by indicating how hard he/she works. This of course leads to inaccurate data. For this reason, the abstract concepts must be refined into more concrete ideas, relating to which questions can easily be asked, and which answers can be accurately recorded.

In this section, each of the abstract concepts investigated in the study, is extrapolated from its abstract state to a more concrete one, by using logical reasoning. The primary concepts were broken down into secondary concepts. The more complex secondary concepts were then broken down into different dimensions. Following this, the dimensions, as well as the more simple secondary concepts, were broken down into simple indicators (See Figure 4.1). An indicator is a behaviour or opinion that demonstrates the state of a sample member, with regard to the associated dimension or concept. These indicators were used as the basis to construct the questions / items that formed the survey instrument.

Once the concepts and dimensions have been defined in a way that ensures that they are easily quantifiable, they are also referred to as variables. A variable is an attribute associated with a member of a sample group. Each variable can take on one of a number of different values to describe the state of the attribute associated with a particular sample member. In the explanations that follow, the variables are
split into those that describe the Type of Work being performed, and those that describe an employee’s Work Morale. In each section, the various secondary concepts are defined, and their associated dimensions and indicators are documented and explained. The reliability of these indicators, established as a result of this study, is discussed in Chapter 5.

Figure 4.1 Primary Concepts, Secondary Concepts & Dimensions
4.2 Work Morale

4.2.1 Attitude towards Work

**Definition of Secondary Concept:** A settled opinion of, or a manner of behaviour towards work.

This concept is made up of a number of dimensions that all contribute to a person's overall attitude toward their work. There are many other factors that also influence a person's attitude, but for the purposes of this study, it is said that a person's attitude towards work is characterised by the following dimensions.

**Definition of Dimension - Enthusiasm:** A strong eagerness or great interest.

The presence or absence of the following behaviour traits indicates a respondent's level of Enthusiasm.

- Competitiveness
  (People who are keen to compete show a strong urge to be involved and are eager to add value. A competitive attitude therefore indicates enthusiasm.)

- Willingness to challenge managers.
  (Being willing to challenge one's managers demonstrates a personal interest in issues at work, which in turn can be interpreted as enthusiasm. Someone who is willing to challenge managers is considered to be enthusiastic.)

- Being enthusiastic about new tasks and targets.
  (If a respondent is enthusiastic about taking on new tasks, they are displaying an interest over and above their existing work and are therefore allocated a high score for enthusiasm.)

- Willingness to do more than what is required
  (If someone is willing to do more than what is required of him or her at work, by taking on extra work or responsibility or by assisting other
employees, they are displaying an added interest in their work would consequently be rated with a high level of enthusiasm.)

**Definition of Dimension – Pride in the organisation:**

_A high or overbearing feeling of importance and worth associated with the organisation._

Below are three indicators of _Pride in the Organisation_, since they tap into the way in which the respondents perceive the company.

- Perception of the company as well known for quality.
  (Since being well known for quality is a valuable characteristic, this perception translates into having a high opinion of the company's worth. A person who has a high opinion of the company's worth is allocated a high level for pride in the organisation)

- Perceiving the company as having a good reputation with regard to satisfying its customers.
  (Nedcor, in the midst of the competitive banking industry is expected to pride itself in its innovative approaches to improving the services it provides for its customers. Perceiving the company to be reputable in this regard therefore indicates perceiving the company to be reputable in general. An employee, who displays these opinions, would also have a high regard for the company's worth, and be noted as having a high level of pride in the organisation.)

- Advising a friend, seeking banking advice, to use Nedcor.
  (By advising friends to use Nedcor, the respondent is expressing his/her opinion that Nedcor is the best bank for that person to join. The perception that Nedcor is the best bank demonstrates pride in the organisation.)

**Definition of Dimension – Pride in job profile:**

_A high or overbearing feeling of importance and worth associated with one's job profile_

The response of the sample member with regard to each of the following aspects will indicate the member’s status with regard to _Pride in Job Profile._
- The level of pride that someone shows when considering the idea of their children growing up to work in the same job profile as themselves. (People often have idealistic views about the future of their children. From this outlook, where anything is possible, the respondent who still attaches pride to their job profile, displays a high level of pride in their job profile.)

- The status that a person attaches to their job profile (One would attach a high status to a job that one considered to be admirable or of great worth. A person that attaches a high status to their job profile is therefore considered to display a high level of pride in their job.)

NOTE: The word status can be interpreted as being monetary status, social status or academic status amongst others. Furthermore, it is possible for one person to have a high academic status, low monetary status and high social status. In other words, this statement could be interpreted in many different ways and therefore includes an component of ambiguity. For this reason, this indicator was removed from the survey instrument after the pilot study.

- A feeling of pride when describing to others, the work that one does. (The work that one carries out constitutes one's job profile. Therefore is someone is proud about the work that they do, it is deduced that they are proud of their job profile, and they are assigned a high score for job profile.)

**Definition of Dimension – Work Satisfaction:**

*The instance of meeting expectations and desires regarding work.*

The stance of the sample member with regard to each of the following aspects will indicate their level of *Work Satisfaction*.

- A person's level of satisfaction with life (It is said that people spend the majority of their adult life at work. Satisfaction with life in general would therefore be almost impossible without satisfaction at work. An employee who indicates a high level of
satisfaction with life in general will therefore tend towards having a high
level of work satisfaction.)

- A feeling of being fairly treated.
(Being unfairly treated leaves one feeling unhappy and discontented. If one feels that one has been unfairly treated, it is most likely that one will feel dissatisfied with that aspect of life that was perceived as being unfair to you. An employee, who feels that they have been unfairly treated, will therefore be rated with a low level of work satisfaction.)

- A sense of achievement.
(Achievement is associated with being successful; accomplishing a goal that required effort to do so. It is therefore also associated with a sense of satisfaction. A great sense of achievement indicates a high level of satisfaction.)

- A person's expression of their intent to encourage their children to go into the same line of work as themselves.
(It is assumed that people wish only the best for their children. If a respondent were unsatisfied with their work, they would not wish a similar fate on their children. In this case, they would not encourage their children to follow their career path, and would receive a low level of work satisfaction.)

**Definition of Dimension – Honesty:**  *Behaving in a manner that is free of deceit and untruthfulness.*

The response of the sample member with regard to each of the following aspects will indicate the member's status with regard to Honesty.

- The opinion that intentionally recording inaccurate time spent at work is justifiable.
(Deliberately handing in inaccurate work times is done with the intent of tricking those monitoring the time that employees spend at work. This is deceitful behaviour, and a respondent who considers this to be justifiable will receive a low score for honesty.)

- The opinion that intentionally giving an inaccurate account for why a person was absent from work is justifiable.
(Since such behaviour is untruthful, a respondent who believes that it is justifiable will receive a low score for honesty.)

NOTE: This indicator was removed from the survey instrument after the pilot study to avoid duplication since, like the first indicator described for honesty, it measures the honesty of a respondent with regard to time spent at work.

- The opinion that claiming to have done more work than one has actually completed is justifiable.

(If this is true, the respondent believes that it is justifiable to make a fraudulent claim that aimed to deceive those monitoring the amount of work done by each employee. In this case, the respondent would be allocated a low score for honesty.)

- The opinion that it is justifiable to hide or cover up the fact that one had made a mistake.

(Again, by covering up a mistake, one is hoping that others will believe that no such mistake was made. This is of course not the truth, and by hiding the truth, one is acting in a deceitful manner. The respondent, who believes this to be justifiable behaviour, will receive a low score for honesty.)

**Definition of Dimension - Commitment:** A pledge or undertaking. A bind or involvement.

Each of the following points is an opinion, behaviour or characteristic that, depending on the respondent’s answer, will give an indication of their level of Commitment.

- The number of hours spent at work per week.

(The amount of time that an employee is willing to spend at work is an indication of their dedication to the company. An employee, who never spends extra time at work, is allocated a low score for commitment to the organisation. While it is true that staff members do get paid for overtime hours worked, time spent at work after hours is still personal time that is given up for the organisation, and is therefore seen as showing commitment.)

- The number of hours spent working on another job per week.

(Hours spent working on another job, are considered to
be hours that could have been spent working at the organisation. An employee who spends a lot of time working on another job is said to display a low level of commitment to this organisation.)

- The level of personal importance placed on work.
  (If a person claims that work is very important to them, it indicates that some other things are less important, thus highlighting their commitment to the organisation.)

4.2.2 Perception of relationships with people in the workplace

**Definition of Secondary Concept:** A relationship is a connection or association between two people.

A relationship is characterised by many different elements or dimensions. For the purposes of this study, the elements of trust, respect and friendship are considered the key factors in a good relationship between colleagues.

**Definition of Dimension - Trust:** A firm belief in the reliability, truth or strength of a person.

The response of the sample member with regard to each of the following aspects will indicate the member's status with regard to Trust.

- The act of delegating tasks, or part of a task to other colleagues.
  (If the respondent is willing to delegate, he/she must believe that his/her colleagues have the ability to perform their part of a task and will do so, since it would reflect badly on them if work that was their responsibility were done badly. If the respondent often delegates to his/her colleagues, he/she is demonstrating a high level of trust in their colleagues.)

- The act of confiding in one's colleagues.
  (When one person confides in another, they believe that they can rely on the other person not to betray their confidence. The first person is therefore exhibiting a high level of trust in the second person.)

**NOTE:** This indicator gathers very similar information to the second indicator for friendship, which enquires about the discussion of personal
issues with colleagues. This indicator was therefore removed from the survey instrument after the pilot study.

- The feeling that most people at work can be trusted.
  (If a respondent agrees that they feel that they can trust most people at work, it is clear that for them the work environment is characterised by a strong element of trust. In this case the respondent would be allocated a high score for trust.)

- The belief that one's colleagues would not take advantage of one.
  (This belief demonstrates that the respondent believes in the reliability and loyalty of his or her colleagues. If a person indicates that they do believe this, they will be allocated a high score for trust.)

**Definition of Dimension – Respect:**

*A differential esteem felt or shown towards a person. To show respect is to treat with consideration and refrain from offending.*

The response of the sample member with regard to each of the following aspects will indicate the member’s status with regard to Respect.

- Giving acknowledgment if a colleague is correct.
  (By acknowledging when someone else in your peer group is correct, one is showing high regard for the opinions of the other person. Such an action is therefore associated with a high level of respect. The respondent, who acknowledges their colleagues in this way, is given a high score for respect.)

NOTE: There is an element of ambiguity associated with the interpretation of the answers to this question. Owing to the hierarchical structure within the HAC, if the respondent considers their team leaders to be their colleagues, the possibility exists that a respondent would say that their colleagues were correct out of fear or perceived obligation rather than respect. Furthermore, virtually every respondent answered this question in the same manner during the pilot study. This indicator was therefore removed from the survey instrument since it provided little information about the survey population and included an element of ambiguity.
Refraining from negative comment about one’s colleagues outside of their presence.
(Negative comment about another, outside of their presence, is both offensive and inconsiderate towards that person. A respondent, who does not refrain from such comment, will be allocated a low score for respect.)
NOTE: A similar element of ambiguity is associated with the interpretation of the responses to this indicator since the possibility exists that the respondent refrains from negative comment about his / her colleagues out of fear or perceived obligation rather than respect. It was also clear from the pilot study that this indicator provides little information about the survey population, since the sample members all responded to it in the same way. For these reasons, this indicator was removed from the survey instrument.

Seeking advice from one’s colleagues.
(One would not seek advice from a colleague of one didn’t think that that colleague’s opinion was of some worth. By seeking advice from a colleague, the respondent is therefore demonstrating that he/she has a high regard, or respect, for his/her colleague’s opinions. The respondent is therefore given a high score for respect.)
NOTE: It was decided, after the pilot study, that this indicator collects similar information to the second indicator for friendship, which enquires about discussing personal issues with colleagues. The indicator above was therefore removed from the survey instrument.

Endeavouring to fulfil one’s colleagues’ expectations.
(If the respondent works towards fulfilling his/her colleagues’ expectations, he/she is treating his/her colleagues’ expectations with consideration and is therefore displaying a high level of respect for them.)
NOTE: There is also ambiguity associated with the interpretation of the answers to this question, since the possibility exists that the respondent endeavours to fulfil their colleagues’ expectations out of fear or perceived obligation rather than respect. This indicator was therefore removed from the survey instrument after the pilot study.
Listening to a colleagues' opinion in full, even when one feels that it is incorrect.
(In the event that a colleague is expressing an opinion that one disagrees with, objecting to what they're saying in the midst of their speech, would be inconsiderate and offensive. In this case, listening to the colleague's opinion in full is behaving in a manner that is both considerate and inoffensive. A respondent conducting himself / herself in this way would therefore be allocated a high score for respect.)

- Sharing one's own opinions with colleagues.
(It is assumed that a person offers their opinions to an audience with the expectation that the audience will treat their opinion with consideration. Therefore, if a person is willing to offer their opinion to a particular audience, it demonstrates that the person believes that the audience has a certain level of respect for him/her. The respondent that is willing to offer his/her opinions to his/her colleagues is therefore allocated a high level of respect.)

**Definition of Dimension – Friendship:**

*To display friendship is to act as or like a friend; well disposed, kindly and amicable. To be ready to approve or help.*

The response of the sample member with regard to each of the following aspects will indicate the member's status with regard to **Friendship**.

- The number of times that a person socialises with colleagues, outside of work, per year.
(Socialising with work colleagues outside of work hours displays a relationship that goes beyond being work colleagues. They are acting like friends. If this is true of a respondent, he/she demonstrates a high level of friendship in his/her relationships with his/her colleagues.)

- Discussing personal issues with one or some colleagues.
(It is assumed that in order to discuss one's personal issues with someone, one believes that the person with whom one is having the discussion will have an understanding and helpful disposition, and will not be quick to disapprove. Therefore, if a respondent does discuss
personal issues with a colleague, it can be deduced that the respondent has relationship/s with his/her colleagues that are characterised by an understanding and helpful disposition, and the respondent is given a high score in friendship.)

- Agreeing that some of one's colleagues are more than just work mates, they are friends.
  (A respondents who claims to be friends with some of their colleagues, clearly experiences an element of friendship within the work environment. Such a respondent is allocated a high score for friendship.)

- Going out of one's way to assist a work peer.
  (Providing assistance to someone in need is a kind gesture. It also demonstrates that the respondent has a relationship with the particular colleague that is characterised by good intentions. Therefore, someone who acts in this manner has an element of friendship that characterises their relationships with their colleagues. Such a person would be allocated a high score for friendship)

NOTE: The responses from the pilot study made it clear that this indicator provides little information about the survey population, since almost all the sample members responded to it in the same way. This indicator was therefore removed from the survey instrument after the pilot study.

4.2.3 Perception of opportunities for personal growth within the work environment.

Definition of Secondary Concept: The perception of one's opportunity to improve one's personal value, or to add value, to him/herself.

For the purposes of this study, a person's Perception of Opportunities for further growth is determined by their perception of their opportunities to learn, as well as opportunities to earn a promotion.
**Definition of Dimension - Learning:** The process of acquiring knowledge or skill

The response of the sample member with regard to each of the following aspects will indicate the member's status with regard to Learning.

- The number of times a person has been on training in the last year. (Training provides the opportunity to gain new skills and knowledge in a process facilitated by an educator. Someone who goes on training is therefore given the opportunity of formal learning. If the respondent has been on training many times in the last year, he/she will receive a high score for learning opportunities.)

- The number of times a person is placed in unfamiliar roles/job functions. (Placing a person in a situation that is out of their comfort zone, forces them to gain new knowledge and skills in order to cope/adapt to the new situation. They are therefore encouraged to learn. The regularity with which this happens will determine the level of learning opportunities for the respondent.)

- The availability of information/reading material pertinent to the person's work. (The availability of relevant information provides the person with the opportunity for informal learning, since knowledge can be acquired by working through the material. If the respondent feels that such information is available, they will receive a high score for perception of opportunities to learn.)

- The feeling that one is encouraged to explore new and better ways of completing daily tasks. (Exploration is associated with discovery, discovery of new knowledge and/or skill. If the respondent feels that he/she is encouraged to initiate such discoveries, he/she will be allocated a high score for learning opportunities.)

**NOTE:** Even if one is encouraged to explore new and better ways to complete one's daily tasks, the prevalence of the workflow system makes this nearly impossible within the HAC, since the manner in which things are to be completed is largely predetermined by the system.
This makes this indicator meaningless, so it was removed from the survey instrument after the pilot study.

**Definition of Dimension - Promotion: An advance or raise to a higher office or rank.**

The response of the sample member with regard to each of the following aspects will indicate the member’s status with regard to Promotion.

- The amount of time since a person last received a promotion. (If a respondent has been in the same position for a lengthy period, he/she has not recently been promoted, and he/she will be assigned a low score for promotion.)

- Acknowledging that one is working towards receiving a promotion. (If the respondent is working towards being promoted, he/she must believe that such a promotion is possible. Such a respondent will be assigned a high score for promotion.)

- Knowing exactly what is expected of a person, in order to receive a promotion. (If the respondent is aware of the requirements for a promotion, this demonstrates that the opportunity for such a promotion does exist, and has been communicated. In this case, the respondent is allocated a high score for promotion.)

- The amount of time since a person last received a raise. (Promotion can mean moving to a position with more responsibility, but if no such positions are available, a salary increase is still a manner in which to reward an employee for work well done. If a respondent has recently received such an increase, he/she has been promoted to a higher income bracket and status. If the respondent last received such an increase a long time ago, he/she will receive a low score for promotion.)
4.3 Type of Work

4.3.1 Level of Responsibility

**Definition of Secondary Concept:** A person who demonstrates a high level of responsibility exhibits the opportunity and ability to make decisions. Such a person is also held accountable for their actions and displays the ability and opportunity to act independently.

This definition of responsibility makes it clear that decision-making and accountability are elements of responsibility. A person’s decision-making capacity and level of accountability are therefore said to be dimensions of responsibility. A person’s opportunity and ability to act independently is another element of responsibility that is demonstrated by the dimension, monitoring. A person that is constantly monitored has very little opportunity to act independently and therefore does not develop the ability to do so.

**Definition of Dimension - Accountability:** Being required to account for one’s conduct.

The response of the sample member with regard to each of the following aspects will indicate the member’s status with regard to Accountability.

- Being reprimanded for work that is done badly.
  (If the respondent receives punishment for delivering sub-standard work, he/she is being held accountable for his/her conduct and is therefore allocated a high score for accountability.)

- Being rewarded for work that is done well.
  (By receiving acknowledgement for good work, the respondent's conduct is being recognised. The respondent is being held accountable for his/her actions. Such a respondent is said to have a high score of accountability.)
- Rectifying one's own mistakes.
   (A mistake is made as a result of a person's conduct. By rectifying the mistake, the person is taking responsibility for their conduct. When this is the case, the respondent will be allocated a high score for accountability.)

- Acknowledging when one has made a mistake.
   (By acknowledging that one has made a mistake, one allows oneself to be blamed for that mistake. Again, such behaviour is associated with a high level of accountability.)

**Definition of Dimension – Decision-making Capacity:**

_The position or function to make a formal judgement or reach a resolution independently_

The response of the sample member with regard to each of the following aspects will indicate the member's status with regard to Decision-making Capacity.

- Making one's own plan of action in a situation of uncertainty.
  (By reaching an independent plan of what to do, the person is demonstrating both the opportunity and the capacity to make a decision, and is therefore assigned a high score for decision-Making.)

- Carrying out the actions associated with a decision without obtaining approval from someone with a higher mandate.
  (If a person can make a decision, but cannot execute it without the approval of another, it suggests that the decision can still be over-ruled. In this case, the decision maker does not truly have the capacity to make the decision and is assigned a low score for decision-making capacity.)

- Acknowledging that there is always someone available to help make a decision in a difficult situation.
  (If there is always someone available to assist the respondent in the decision-making process, the respondent is discouraged from making his / her own decisions. In this case, the respondent is assigned a low score for decision-making capacity.)
Choosing when it is necessary to escalate a problem and how to do so. (By making an independent choice about a problem, one is showing one's ability to make an independent decision. Such a person is therefore said to show a high level of decision-making capacity.)

NOTE: This indicator gathers very similar information to the previous indicator, since they both enquire about making decisions about whether to include a third party in order to solve a problem. This indicator was therefore removed from the survey instrument in order to avoid duplication.

**Definition of Dimension - Monitoring:**

*To maintain regular surveillance over. To regulate or enforce limitations on a person's conduct or actions.*

A high level of surveillance, or regulation, limits a person's actions, since the surveillance ensures that respondents conduct themselves in a predetermined manner. A high level of surveillance or restriction, therefore, demonstrates a low level of independence, which in turn shows that the respondent has a low level of responsibility. The indicators below show the level of surveillance endured by the respondents.

- A record is kept of the tasks that one performs
  (This indicates that a person is under a certain level of surveillance, since the actions of the respondent are being formally observed.)

- The time that one takes to perform tasks is monitored/recorded.
  (If the time taken for a person to perform each task is recorded, information is being recorded about the conduct of that person. In other words, not only are the particular actions that are and are not performed by the person monitored, but also, the time taken to perform them. Such a person is therefore under an intense level of surveillance and is allocated a high level of monitoring.)
The times that a person arrives and departs from work are recorded on a daily basis. 
(If a person's movements to and from work are recorded, his/her overall movements are being observed. This indicates that his/her movements are restricted, and he/she is allocated a high level of monitoring.)

- The results of the actions performed by a person are recorded. 
(In this case, it is not only the actions performed by the respondent that are recorded, but also additional information about the results of these actions. Such a respondent is therefore said to have a high score for monitoring.)

- The means through which a person is allowed to communicate are restricted. 
(The restriction of a person's means to communicate forces them to communicate in a certain way and not in others. Their ability to communicate is therefore limited, and they are given a low score for monitoring.)

NOTE: It was clear from the pilot study that this indicator provides little information regarding the survey population since virtually all the sample members responded to it in the same way. This indicator was consequently removed from the survey instrument.

- The feeling that one is being watched or monitored. 
(If a respondent feels that they are being watched or monitored, it is clear that a level of monitoring, high enough to be noticed by those subjected to it, exists. A respondent who feels this way would be assigned a high score for monitoring.)
4.3.2 Time Spent Interacting with the Workflow System

Definition of Secondary Concept: The average proportion of the respondent's work day that he/she spends interacting with the workflow system.

The sample member's response to the three questions below will give them a profile with regard to Time Spent Interacting with the Workflow System.

- The proportion of one's work day that is spent interacting with the workflow system.
  (This will give a direct indication of the amount of time that the respondent spends interacting with the workflow system. A person who spends a large proportion of their day interacting with the system, will receive a high score.)

- The proportion of one's work day that is spent interacting with people.
  (If one spends a large proportion of one's day interacting with people, there is little time left over to spend interacting with the system. If this is the case, the person is assigned a low score for time spent with the system.)

- The proportion of one's work day that is spent on other non-system-related tasks.
  (If someone spends a large proportion of their day performing non-system-related tasks, again, there is little time left over to spend interacting with the system and such a person will also be assigned a low score for time spent interacting with the workflow system.)
4.3.3 Level of Thinking

**Definition of Secondary Concept:** To do thinking work, is to express and use one's own ideas and opinions, to practice reasoning and to use one's intellect and intelligence in the execution of work.

Thinking work is broken down into two dimensions, the first being a person's perception of whether they use reason and logical thought to carry out their daily tasks. The second dimension, a more general one, investigates whether a person feels that they are intellectually stimulated at work or not.

**Definition of Dimension - Use of reason:**

*To exercise rational and logical faculty / powers. (i.e.: To apply rational and logical thought to given information to draw some conclusion.) Use of one's ideas and interpretation with regard to a particular subject.*

The indicators below investigate the respondents' perception of their *Use of Reason* in the work place.

- The ability to daydream and execute allocated tasks simultaneously. (Daydreaming implies that the mind is not occupied with what the rest of the body is doing, but rather focuses on a subconscious world. If this is the case, it is assumed that what the body is doing does not require reason or logical thought. A person that is able to daydream and execute their allocated tasks simultaneously is therefore assigned a low score for the use of reason.)

- What needs to be done is always clear and pre-defined in every situation that one encounters at work. (If one is given such thorough instructions that there is a recipe for every situation that is encountered, one will never have to apply logic to solve a problem. If this situation applies to a person, they will be given a low score for the use of reason.)
NOTE: The pilot sample population’s responses to this indicator were the same for virtually each member of the sample. In other words, the information collected by this indicator provides little information about the sample population. This indicator was therefore removed from the survey instrument.

- Acknowledging that one has an electronic tool which does most of the thinking work.
  (If it is established that an electronic system does most of the required thinking work, it can be deduced that the employee is not involved in a lot of thinking work. In this case, the employee would be given a low level for the use of reason.)

- The feeling that one often has to apply one’s own logic to one’s daily tasks in order to complete them.
  (If the completion of one’s daily tasks requires the application of logic, the work must require some level of reasoning. A respondent who feels this way will receive a high score for the use of reason.)

- The need to apply one’s own knowledge of the home loan environment to one’s daily tasks in order to complete them.
  (The application of one’s own knowledge to a particular situation requires the use of logic and judgement in order to decide whether certain information is relevant to a particular situation. For this reason, if the above is true of someone, he/she will be allocated a high score for the use of reason.)

**Definition of Dimension – Intellectual Stimulation:**

*The perception that one is using one’s intellect and intelligence in the process of work.*

The response of the sample member with regard to each of the following indicators will demonstrate the member’s status with regard to *Intellectual Stimulation*.

- Feeling intellectually challenged by one’s work
  (By nature, an intellectual challenge needs the use of interpretation and reason to be overcome. If someone feels intellectually challenged, they are therefore feeling the need to use the faculties of interpretation and
reason to complete their work. For this reason, such a person would be assigned a high score for intellectual stimulation.)

- Being of the opinion that one's work environment is an intellectually stimulating environment. (If a respondent considers their work environment to be intellectually stimulating, it is clear that they perceive a strong element of intellectual stimulation to characterise their environment. Such a respondent would therefore be allocated a high score for intellectual stimulation.)

- The opinion that one's work is complex and/or complicated. (If daily tasks are considered to be complex, it follows that the person feels that they are required to use their intellect to understand, and execute them. Such a respondent is therefore assigned a high level of intellectual stimulation.)

4.3.4 Level of Monotony

Definition of Secondary Concept: The degree of prevalence of monotonous activities, where monotonous activities are described as tedious, boring, dull, plodding, repetitive, uninteresting, unchanging, unexciting, unvaried and tiresome.

As is clear from this definition, there are many aspects that make up the concept of monotony. This study focuses on three themes within this definition, namely, lack of variety and lack of excitement, and the prevalence of repetition.

Definition of Dimension - Variety of Work: Diversity and versatility, the absence of sameness.

The points below are associated with Variety of Work, and are used to demonstrate the level of variety experienced by each member of the sample population.

- Performing different sets of tasks at particular periods of the day. (If different sets of tasks are performed during the day, there is versatility in the job function's being performed. If someone performs
many task sets per day, he/she is allocated a high score for variety of work. 
- Performing different sets of tasks on particular days of the week.  
  (If different sets of tasks are performed during the week, there is again  
  a level of versatility in the job functions' being performed. If a  
  respondent only performs one task set in a given week, he/she is  
  assigned a low score for variety of work and vice versa. ) 
- Performing a set of tasks that is made up of an assortment of dissimilar  
  tasks.  
  (Even if the respondent performs one set of tasks all day and all week,  
  diversity can still exist within this task set or job function. A respondent  
  that performs an assortment of dissimilar tasks within the bounds of one  
  job function has an element of variety in his/her work. The number of  
  dissimilar tasks performed will demonstrate the level of this variety. If  
  the respondent performs many dissimilar tasks in the fulfilment of  
  his/her job function, he/she is allocated a high level of variety of work.)

**Definition of Dimension – Repetitiveness of Work:**

*Work characterised by the act of repeating, especially when tiresome.*

The response of the sample member with regard to each of the following aspects will indicate the member's status with regard to *Repetitiveness of Work.*

- The inclusion of multiple iterations of executing a particular set of tasks in one's daily work routine.  
  (Multiple iterations of a particular set of tasks, indicates the existence of  
  a repetitive element in the respondent's work. If a person spends most  
  of his/her day performing iterations of this task set, he/she is said to  
  have a high level of repetitiveness of work.)

- Describing one's job as repetitive.  
  (If a respondent describes their job as being very repetitive, it is clear  
  that they feel that there is a high level of repetition characterising their  
  work. Such a respondent would be allocated a high score for  
  repetition.)
- Executing a particular task multiple times in one day. 
  (Even if the work does not consist of repeating exactly the same set of 
  tasks, if one or a few tasks are repeated during the day, the work is 
  considered to have an element of repetitiveness. If the respondent 
  repeats the tasks many times in one day, his / her work is considered to 
  be highly repetitive in nature and he/she is allocated a high score for 
  repetitiveness of work.)

**Definition of Dimension – Excitement in Work:**

*To put into a state of higher energy. To rouse the feelings or emotions of a person.*

The response of the sample member with regard to each of the following aspects will 
indicate the member’s status with regard to *Excitement in Work.*

- Feeling particularly energetic and enthusiastic about the completion of 
certain tasks. 
  (An increase in energy is associated with arousal. If the respondent 
  occasionally experiences such boosts of energy, it is an indication that 
  there is a level of excitement in their work.)

- The perception that one’s work is sluggish and slow moving. 
  (The suggestion of a sluggish slow pace is associated with a dull, 
  plodding activity. Such an activity is intuitively lacking in energy and 
  therefore excitement. If a person perceives their work to be so, they 
  are considered to have a low level of excitement in their work.)

- Feeling bored at work. 
  (Boredom tends to bring about inactivity and carelessness. Since 
  excitement is said to startle one out of inactivity and carelessness, the 
  prevalence of boredom demonstrates a lack of excitement. Therefore, 
  if a respondent often finds him/herself bored at work, he/she is said to 
  have a low level of excitement in their work.)

**NOTE:** A respondent, who answered that they were not bored at work, 
would have been allocated a high score for excitement. However, in an 
environment in which there is pressure to process large volumes of 
work, the possibility exists that an employee may not be bored simply 
because they are very busy and not necessarily because their work is
exciting. In other words, there is an element of ambiguity associated with this question, and it was removed from the survey instrument, after the pilot study, for this reason.

- Describing one’s work as laborious, needing hard work and toil.
  (The description of work as laborious and toiling promotes the image of being lethargic and lacking in energy. Since excitement is associated with high levels of energy, the perception of work as laborious indicates a low level of excitement at work.)

- The feeling that going to work keeps life exciting and interesting.
  (If a respondent agrees that going to work keeps life exciting, then it can be deduced that, for them, work adds an element of excitement to their lives and that there is therefore an element of excitement that characterises their work. In this case, the respondent would be assigned a high score for excitement.)

- Feeling energetic at work.
  (Since energy is associated with excitement, if someone feels energetic at work, he/she will be given a high score of energy at work.)

4.4 Conclusion

This chapter included an explanation of how the theoretical ideas in the introduction to the thesis needed to be elaborated upon in order to develop more concrete ideas that could easily be measured in a questionnaire.

The discussion went on to describe each of these concrete ideas, as well as the shortcomings of the indicators removed from the survey instrument as part of the pilot study.
5. **CHAPTER 5: DESCRIPTIVE ANALYSIS**

5.1 **Introduction**

The hypothesis in Chapter 1 clearly states that the aim of this study is to investigate the work morale and work perceptions of the employees in an environment that has recently had a workflow system introduced into it. In this chapter, the HAC employees' level of Work Morale and their perception of the Type of Work that they do on a daily basis, as ascertained by this study, will be described.

For each concept, dimension and indicator, a score is obtained by adding up the individual scores of the contained items and dividing this score by the highest possible score for all the items relating to that variable, in order to obtain a value between 0 and 1. The various scores are then compared with one another to establish their relative status within the dataset. In other words, if the score for dimension A is lower than that of the average of all the scores, dimension A is said to have a low score relative to the other dimensions. This is more clearly demonstrated in the graphs at the beginning of each section.

In the sections that follow, each indicator is discussed in terms of the reliability of its underlying items, a summary of the responses to these items, as well as the conclusions that can be drawn from these responses.
5.2 Work Morale

As described, in Chapter 2, the primary concept Work Morale is broken down into three different secondary concepts, which are in turn broken down into dimensions and indicators. Each of these is discussed below. Figure 5.1 illustrates how the scores for these different variables relate to one another, for example, it is clear, from Figure 5.1 that the average score for the dimension, trust, is lower than that of all the other secondary concepts and dimensions that make up Work Morale. Similarly, Figure 5.1 demonstrates that the secondary concept, relationships, has a lower average score than the other secondary concepts, namely attitude towards work and personal growth. Each of the variables will be discussed in detail in the sections that follow.

![Work Morale Variables](image)

NOTE: The dimensions, commitment and learning, have been excluded from the graph above owing to the lack of reliability.
The average score amongst the dimensions = 0.7
The average score amongst the secondary concepts (relationships, attitude towards work & personal growth) = 0.69

Figure 5.1 Work Morale Variables
5.2.1 Relationships

The secondary concept, relationships, is comprised of three dimensions, trust, respect and friendship. Together these dimensions were used as a measure of the state of the relationships between the members of the HAC staff. A low score for relationships would suggest that these relationships are generally unhealthy and characterised by distrust, a lack of mutual respect and general unfriendliness.

Trust
Reliability
When the Cronbach alpha score was calculated using all three items in the questionnaire, the score was 0.43. When question 3, which referred to the delegation of tasks, was left out, the score was elevated to 0.59. This suggested that question 3 is not a good gauge for trust, and for this reason, was left out of the dataset in further analysis. As can be seen below, questions 1 and 2 asked the respondent directly about how they felt about the people that they work with, and whether they could be trusted and could be expected to treat them fairly. Question 3 on the other hand asked whether the respondent was willing to delegate work, and if the answer was yes, the respondent received a high score for trust. It is possible, however that some people may not delegate because they are afraid that it may reflect badly on their ability to cope with their workload. In short, reasons other than a lack of trust may motivate a person not to delegate tasks.

Summary of Responses
Once the scores had been calculated in the manner described earlier, the average score for trust was 0.45 (see Figure 5.1), and an even lower score, 0.25 was obtained for 24 of the respondents.

The level of trust within the HAC was made even clearer by the samples’ responses to the following questions. The answers to these questions are summarised in the histograms below:
Question 1 (Trust)
Generally speaking, would you say that most people in your work environment can be trusted or that you need to be very careful in dealing with these people? Which statement best describes what you think?

<table>
<thead>
<tr>
<th>Response Catagories</th>
<th>Number of Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Closer to the first</td>
<td>5</td>
</tr>
<tr>
<td>Somewhat closer to the first</td>
<td>35</td>
</tr>
<tr>
<td>Somewhat closer to the second</td>
<td>30</td>
</tr>
<tr>
<td>Closer to the second</td>
<td>25</td>
</tr>
<tr>
<td>Can't say which</td>
<td>0</td>
</tr>
</tbody>
</table>

NOTE: (14 people did not answer this question)
Figure 5.2: Responses to Question 1 (Trust)

Out of the people that answered the question, 78 percent of them agreed that they felt that they needed to be very careful when dealing with people at work.

Question 2 (Trust)
Do you think that most people in your work environment would try to take advantage of you if they got a chance, or would they try to be fair? Which sentence is closest to what you think?

<table>
<thead>
<tr>
<th>Response Catagories</th>
<th>Number of Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Closer to the first</td>
<td>1</td>
</tr>
<tr>
<td>Somewhat closer to the first</td>
<td>5</td>
</tr>
<tr>
<td>Somewhat closer to the second</td>
<td>10</td>
</tr>
<tr>
<td>Closer to the second</td>
<td>20</td>
</tr>
<tr>
<td>Can't say which</td>
<td>5</td>
</tr>
</tbody>
</table>

Would be fair. Would try to take advantage.
Would be fair vs. Would try to take advantage

Number of Responses

- 0
- 5
- 10
- 15
- 20
- 25
- 30
- 35

Response Categories:
- First
- Somewhat First
- Second
- Somewhat Second
- Closer to the
- Can't say

NOTE: (9 people did not answer this question)

**Figure 5.3: Responses to Question 2 (Trust)**

For this question, 74% of the people that answered the question felt that most people in their work environment would try to take advantage of them if given the chance.

**Conclusion**

The average score for trust, 0.45 is noticeably lower than the average score of 0.7 for all the Work Morale variables. This result, as well as the responses to individual questions, suggests that the level of trust in the HAC work environment is low.

**Respect**

**Reliability**

Since only two survey items were used to test respect, a Cronbach alpha score could not be calculated. The correlation (Spearman’s rank order correlation) between the two items was 0.35 (p<0.01) and the items are therefore said to be reliable indicators of respect.

**Summary of Responses**

The average score for respect over all the respondents was 0.75, a relatively high score, when compared to the 0.45 obtained for trust and the average 0.7 for all Work Morale variables (See Figure 5.1). This indicates that the people within the HAC
environment displayed behavioural patterns that illustrated respect for both their colleagues and their seniors.

It must be noted that due to the hierarchical structure of the HAC, this respect may be a ritual form of respect, done out of duty rather than a genuine feeling of respect for one’s colleague. This could have lead to an exaggeration of the actual level of respect amongst the sample members.

Conclusion
The level of respect amongst the employees in the HAC is relatively high, but this value may have been inflated by the presence of obligatory rather than genuine respect.

Friendship
Reliability
The Cronbach alpha score when including all three questions was 0.48. When question 1 was removed, the score went up to 0.66, which is a more acceptable score. This research, therefore, shows that question 1 is not a good indicator for friendship and it has therefore been left out of further analyses.

Question 1 asked about the amount of time spent with colleagues outside of work hours, and equated a large amount of time with a high score for friendship. What the question assumed was that people who do not socialise outside of work hours are not friends. However, the question ignored the fact that people in a work environment already spend a lot of time together and that this time may be enough to form a strong friendship. In other words, other factors, independent of the state of their relationship may have influenced the interpretation of the responses.

Questions 2 & 3, on the other hand, enquired directly about the respondent’s perceptions of their relationships with the people in their work environment. For this reason, the responses could only be interpreted as a reflection of their perceptions of their relationships and other factors could not influence the interpretation of the responses.
Summary of Responses

The average score for friendship, excluding question 1, was close to the average score for Work Morale variables, at 0.69 (See Figure 5.1). This shows that an element of friendship exists amongst the employees within the HAC. As was mentioned above, the results of question 1 were left out of the score for friendship; the answers to this question did however reveal some interesting characteristics about the relationships amongst the people within the HAC. The responses to this question are summarised below.

Question 1 (Friendship)

How often do you spend time with colleagues socially outside of work hours?

Every week
Once or twice a month
Only a few times a year.
Not at all.

NOTE: (No missing responses)

Figure 5.4: Responses to Question 1 (Friendship)

For this question, 82% of the respondents said that they mix socially with work mates only once or a twice a year, or not at all. Out of these respondents, 70% said that they did not mix socially with work mates at all. This suggests that although there is an element of friendship as discussed above, this friendship rarely extends beyond the workplace.
Conclusion
Although the average score for friendship is close to the average score for all the Work Morale variables, it does have the 3rd lowest average score of all the variables. This suggests that the level of friendship within the HAC is relatively low. This conclusion is supported by the responses to question 1, which clearly demonstrated that the friendships within the HAC, in general, do not extend beyond the work environment.

Conclusion - Relationships
The results from the indicators, deemed reliable above, were added together to form an overall score for relationships for each member of the survey population. The average score for relationships was 0.63; this score was lower than the other Work Morale secondary concepts, attitude towards work and personal growth (see Figure 5.1). This indicates that the relationships amongst the people within the HAC are in general not characterised by a high level of trust, respect and friendship.

5.2.2 Attitude Towards Work
The dimensions enthusiasm, satisfaction, commitment, honesty, job pride and organisational pride, all contribute to the overall score for attitude towards work.

Enthusiasm
Reliability
The Cronbach alpha score for correlation when including all 8 questions was 0.74. This indicates that all the associated items in the questionnaire are good indicators for enthusiasm.

Summary of Responses
The overall result, calculated from the responses to all 8 questions included in the survey for enthusiasm, show that the average score for enthusiasm was 0.7, equal to the average score for Work Morale variables (See Figure 5.1).
The questions around enthusiasm asked the respondents to rate themselves, and then their colleagues with regard to the various indicators of enthusiasm. An interesting trend amongst the respondents was that they tended to give themselves a higher rating for enthusiasm than they gave their peers. This implies that they perceive their peers to have comparatively low levels of enthusiasm.

**Question 1 (Enthusiasm)**

How would you rate your co-workers in the following categories over the last year?

<table>
<thead>
<tr>
<th></th>
<th>Very Low Rating</th>
<th>Low Rating</th>
<th>High Rating</th>
<th>Very High Rating</th>
<th>No Rating</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Very competitive.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Very enthusiastic about new tasks or targets.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Willing to challenge managers or leadership above them.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Doing more than what is required.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Question 2 (Enthusiasm)**

How would you rate yourself in the following categories over the last year?

<table>
<thead>
<tr>
<th></th>
<th>Very Low Rating</th>
<th>Low Rating</th>
<th>High Rating</th>
<th>Very High Rating</th>
<th>No Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>Very competitive.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Very enthusiastic about new tasks or targets.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Willing to challenge managers or leadership above them.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Doing more than what is required.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

As is clear from the above two questions extracted from the survey instrument, the first four questions ask the respondent to rate their colleagues, while the next four questions require the respondents to rate themselves, with regard to enthusiasm. The answers to these questions are summarised in the Figures that follow.
Competitiveness of Co-workers vs Competitiveness of self

(Note: 8 respondents did not answer the question referring to their colleagues. 7 respondents did not answer the question referring to them.)

Figure 5.5: Enthusiasm (Co-workers vs. Self) - Competitiveness

Enthusiasm re new tasks (Co-workers) vs Enthusiasm re new tasks (Self)

(Note: 9 respondents did not answer the question referring to their colleagues. 6 respondents did not answer the question referring to them.)

Figure 5.6: Enthusiasm (Co-workers vs. Self) – Enthusiasm re new tasks
Co-workers' Willingness to Challenge vs Own Willingness to Challenge

Figure 5.7: Enthusiasm (Co-workers vs. Self) – Willingness to Challenge

Superiors

Co-workers' vs Own Willingness to do more than required

Figure 5.8: Enthusiasm (Co-workers vs. Self) – Willingness to More than what is Required

Figures 5.5 to 5.8 demonstrate that more respondents consistently give themselves a high rating for enthusiasm as opposed to giving their colleagues a high rating.
Similarly, consistently less respondents give themselves a low rating for enthusiasm, as opposed to giving their colleagues a low rating. Thus implying that the employees within the HAC perceive themselves to be more enthusiastic than their peers.

**Conclusion**

According to the overall results, the average score for enthusiasm amongst the individuals in the HAC is not particularly low, compared to the other Work Morale variables (See Figure 5.1). It was concluded above however, that the employees consider their peers to be less enthusiastic than them. This indicates that the average score for enthusiasm within the HAC may have been slightly inflated by the high scores allocated by the respondents to themselves and that the overall perceived level of enthusiasm is in fact relatively low.

**Satisfaction**

**Reliability**

When looking at all the survey items measuring satisfaction, the Cronbach alpha score is 0.75. This confirms that all 7 indicators for satisfaction are good ones.

**Summary of Responses**

Relative to the scores for other variables, the average score for the level of satisfaction was reasonably high, at 0.71. It does seem, however, that this score may have been inflated and that the actual level of satisfaction of the employees in the HAC is lower. This is demonstrated by the question below.

**Question 1 (Satisfaction)**

Would you encourage your children to strive to work in the same line of work as yourself one day?

<table>
<thead>
<tr>
<th>YES</th>
<th>WOULDN'T ENCOURAGE THEM INTO ANY PARTICULAR LINE OF WORK</th>
<th>NO</th>
</tr>
</thead>
</table>

Only 16% of the respondents said that they would encourage their children to work in the same field as themselves.

Furthermore, if the answers to questions referring to satisfaction with life in general are compared to the responses to those questions asking about satisfaction with work, there is a clear trend that the level of satisfaction with life in general is higher
than with work. This is demonstrated in Table 5.2, which shows the percentage of respondents that said that they were either dissatisfied or very dissatisfied with the area described in each question.

Table 5.1 Satisfaction (Work vs. Life)

<table>
<thead>
<tr>
<th>Question 1 (Job)</th>
<th>Question 1 (Life in General)</th>
<th>Question 2 (Job)</th>
<th>Question 2 (Life in General)</th>
<th>Question 3 (Job)</th>
<th>Question 3 (Life in General)</th>
</tr>
</thead>
<tbody>
<tr>
<td>How do you feel about your job</td>
<td>How do you feel about life</td>
<td>Do you think life has been fair to you with regard to work</td>
<td>Do you think life has been fair to you with regard to work in general</td>
<td>Would you say you’ve achieved much with regard to work</td>
<td>Would you say you’ve achieved much with regard to life.</td>
</tr>
<tr>
<td>% Dissatisfied or Very Dissatisfied</td>
<td>0.39%</td>
<td>0.14%</td>
<td>0.41%</td>
<td>0.17%</td>
<td>0.51%</td>
</tr>
<tr>
<td>No answer</td>
<td>0.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
</tr>
</tbody>
</table>

Figure 5.9 makes it clear that, when asked about an element of satisfaction, the percentage of respondents who were dissatisfied was consistently higher when referring to work as opposed to life in general.
This suggests that the scores for "satisfaction with life" elevated the overall level of satisfaction. It is also interesting to note that 39% of the employees within the HAC said that they were dissatisfied with their work, and an even higher 41% of these employees felt that they'd been treated unfairly at work.

**Conclusion**

Although the average score for satisfaction is higher than that for other variables, there are clear indications that the level of satisfaction within the HAC environment is low.

**Honesty**

**Reliability**

Three items were included in the questionnaire to measure the dimension of honesty. The Cronbach alpha score that resulted from these three questions was 0.73. This suggests that all three items are good indicators for honesty.

**Summary of Responses**

The overall score for honesty within the HAC was relatively high, with an average of 0.77. It must be noted however that there is the possibility that the respondents weren't absolutely open and accurate when answering these questions, since these questions were particularly intrusive, and some members of the sample group may have felt uncomfortable in answering them.

With this in mind, however, it is interesting to note that a substantial number of the respondents admitted to thinking that certain acts of dishonesty were justifiable.
Table 5.3 Honesty

<table>
<thead>
<tr>
<th>For each of the statements, do you think it can always, never or sometimes be justified?</th>
<th>Statement 1</th>
<th>Statement 2</th>
<th>Statement 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adding in a little bit of extra time when recording your hours spent at work.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hiding the fact that a mistake has been made.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exaggerating the amount of work that has been completed.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

% Of respondents who deemed this behaviour to be sometimes or always justifiable:

- Statement 1: 53%
- Statement 2: 41%
- Statement 3: 42%

No. Of respondents who did not answer:

- Statement 1: 2
- Statement 2: 2
- Statement 3: 2

Table 5.3 shows that 53% of the respondents thought it was justifiable to give incorrect information when recording their time spent at work, 41% thought it justifiable to hide the fact that a mistake had been made, and 42% thought it was justifiable to exaggerate the amount of work that had been completed.

Conclusion
The average score for honesty was relatively high, but the results to the individual questions indicate that there is an element of dishonesty inherent amongst the employees in the HAC.

Organisational Pride
Reliability
When including all 3 of the items used in the questionnaire to measure pride in the organisation, the Cronbach alpha score was 0.48. When the 2\textsuperscript{nd} question was removed from the set, this score was increased to 0.62.
Question 1 asked the respondents whether they thought the company that they work for is well known for quality and good service. If they answered yes, they received a high score for organisational pride. Question 2 only applied to those respondents who answered yes to question 1. It asked whether working for such a company inspired them to produce high quality work. Since the people that are answering this question had already indicated that they have a high level of organisational pride, they were very likely to answer yes to question 2 as well, thus inflating their score for organisational pride.
This question has therefore been left out of the dataset for all further analysis as it distorts the reliability of the overall results.

Summary of Responses
The scores for organisational pride within the HAC were exceptionally high, with an average score of 0.91. When asked whether they, the respondents, would advise a friend to choose Nedcor Bank, 82% of the respondents said yes.

Conclusion
It is very clear from the discussion above, that the level of organisational pride within the HAC is especially high.

Commitment

Reliability
The Cronbach alpha score calculated using the 3 items that measure commitment, was decidedly low, being a mere 0.15. Removing any of the three questions did not improve this score. It can be concluded that the information relating to commitment is not reliable and has been left out from further analysis in its entirety.

Summary of Responses
The first question relating to commitment, asked about the amount of time spent by an employee at work on an average day. Most of the respondents, 92%, answered between 8-10 hours. Owing to the rigidity of the environment, the times that the people work are dictated to them, and are therefore not a true reflection of their level of commitment.

The second commitment item, asked the respondents about the amount of time that they spend working on another job. Again the majority of the respondents, 60%, spent less than 1 hour working on other jobs each week, and only 11% of the sample group spend more than 4 hours a week working on another job; indicating a high level of commitment. This question did not take into account however, that the majority of the HAC employees do not have a tertiary education and therefore may not have been able to find another job. In this case, spending little or no time on another job may not be a reflection of their commitment, but possibly their inability to find other employment.
Lastly, question 3 asked the respondents to rank work as very important, quite important, not important or not at all important. For this question, 71% of the respondents said that work was very important to them. It should be noted though that because this survey was conducted within the work environment, the possibility exists that some respondents felt obliged to answer in this manner.

Conclusion
Owing to the lack of reliability of the data relating to commitment, no conclusions could be drawn, with regard to the level of commitment of the employees within the HAC, as a result of this study.

Job Pride
Reliability
Since only two items were used to test job pride, a Cronbach alpha score could not be calculated, and the Spearman rank correlation was calculated as 0.22 (p=0.05). Although it was strictly speaking not a significant correlation, the p-value was close enough to the critical level (5%) to assume a significant correlation. Both items were thus accepted as indicators of job pride.

Summary of Responses
The average score for job pride amongst employees in the HAC was 0.52. This is very low, when compared to the other variables for Work Moral, (See Figure 5.1). Examining the responses of the sample members to question 1 highlights this idea.

Question 1 (Job Pride)
How strongly do you agree with the following statements?

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. It would make me so proud if my children grew up to do the same/similar work to what I’m doing.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

90% of all the respondents said that they disagreed with the statement in question 1. In other words, 90% of the employees in the HAC said that it would not make them proud if their children grew up to work in a similar job as themselves.
Conclusion

It can be concluded with a reasonable level of reliability that, when compared to the levels of the other Work Morale variables (See Figure 5.1), the employees within the HAC have a very low level of pride in their job profile.

Conclusion – Attitude towards work

The average score for attitude towards work was calculated using only the indicators deemed reliable above. The resultant average score, 0.72, was very similar the overall average score, 0.69, for the Work Morale dimensions (See Figure 5.1). It was however noted that the values obtained for enthusiasm, satisfaction and honesty may have been inflated, suggesting that the actual level of attitude towards work within in the HAC is relatively low.

5.2.3 Personal Growth

Only two dimensions make up the concept of personal growth, namely, promotion, and learning. The results for these two dimensions are described below.

Promotion

Reliability

The Cronbach alpha score relating to the 3 items testing promotion was 0.53, but upon the removal of question 3, this score went up to 0.67. The dataset is therefore much more reliable when this question is left out. The high turn around in employees would have affected this. The demographic questions have indicated that on average, people are employed in the HAC for 15 months. People who have only been working in the HAC for a few months are much less likely to have received a promotion because they simply haven’t worked there long enough. People who fall into this category would have been assigned a low score for promotion, when this wasn’t necessarily the case.
Summary of Responses

Once the less reliable data had been removed from the dataset, the average score for perception of opportunities for promotion was 0.73, a relatively high score, when compared to the other Work Moral variables (See Figure 5.1).

The samples response to question 1 clarifies the conclusion that there is a high perception of the opportunities for promotion in the HAC.

Question 1 (Promotion)

How strongly do you agree with the following statement(s)?

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I know that if I keep learning and work hard, I can move to a higher position in the company.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(27 people did not answer this question)

73% of the sample population said that they agreed or strongly agreed with this statement.

Conclusion

The results above indicate that, in general, the people in the HAC do feel that the opportunity to receive a promotion exists, despite the fact that 47% of these employees have never received one.

Learning

Reliability

The Cronbach alpha score calculated using the 3 questions included in the questionnaire, was very low, only 0.16. It is therefore concluded that the data from all these questions are unreliable and have thus been left out of any further analysis.

Question 1 asked how many times the respondent has undergone training for their job in the last year. As mentioned in the discussion around promotion, there is a high turn around rate amongst the employees within the HAC. This means that the fact that an employee has not been for training within the last year, may be as a result of the short period of time that the employee has worked in the HAC, and not because there is insufficient training available to them.

Similarly, question 2 asked how often, within a year, the respondents found themselves placed in unfamiliar roles or job functions, where they were forced to
learn how to carry out new tasks on the job. Since this question also referred to a time period of a year, which many employees have not spent in the HAC, the answers to this question are unreliable.

Conclusion
Owing to the unreliability of the data collected with regard to learning, no conclusions could be drawn regarding the level of learning within the HAC as a result of this study.

Conclusion – Personal Growth
The low level of reliability associated with the data collected for learning, meant that the results collected for promotion, were the only input into the score for personal growth. This means that the average score for personal growth is the same as that for promotion, 0.73. This score is higher than that of the average score for all the variables (See Figure 5.1) and therefore suggests that the perceived opportunity for personal growth amongst the employees within the HAC is relatively high.

Conclusion – Work Morale
When examining the overall results for Work Morale, it is expected that the average score for Work Morale would be the same as the average score amongst all the Work Morale variables, since this was the data used to calculate the Work Morale score. The general feel from the secondary concepts, dimensions and indicators, rather than the calculated average score for Work Moral, is therefore a better representation of the actual level of Work Morale within the HAC.

Preceding discussions indicated that the level of relationships as well as attitude towards work, within the HAC is low. From these results, it is concluded that the level of Work Morale amongst the employees within the HAC was relatively low. This in turn suggests that the level of Work Morale amongst the people working in an environment into which a workflow system was recently introduced was relatively low.
5.3 **Type of Work**

As described, in Chapter 2, the primary concept Type of Work is broken down into four different secondary concepts, each of which are broken down into dimensions and indicators. These variables are discussed below. Figure 5.10 illustrates how the average scores for the various secondary concepts and dimensions, making up Type of Work, compare with one another. Upon a close examination of the Type of Work variables, it became apparent that some of the variables showed different values upon removing all managers and leaders, as well as all employees with an incomplete high school education, from the sample group. The group that remained consisted of only clerical workers with a reasonable level of education, which are considered to be the typical worker in the HAC and will be referred to as such for the remainder of this section. The results from this group are displayed in Figure 5.11.

![Type of Work Variables](image)

(NOTE: The variables accountability, reason and decision-making capacity were not included in this figure owing to a lack of reliability.
The average score amongst the dimensions = 0.7
The average score amongst the secondary concepts = 0.58)

**Figure 5.10 Type of Work Variables**
5.3.1 System Time

This is the simplest of the secondary concepts, and only consists of one dimension, i.e. the time that an employee spends interacting with the system.

**Reliability**

The Cronbach alpha score was very low, in this case a meagre 0.07. The results of the questions in most cases would suggest that the respondent spends more than 10 hours at work on an average day. This is not the case, and suggests that the respondents did not fully understand the questions, and found it difficult to allocate relative times to tasks. The answers to the first question, which asked directly about the amount of time that a respondent feels they spend interacting with the system each day, will therefore be used alone as an indicator for system time, in the rest of the study.

**Summary of Responses**

When considering question 1, which asks the respondents directly about the number of hours they spend a day interacting with the system, the average score is 0.73.
This is a comparably high score, (See Figure 5.10), which is quantified by looking at the individual answers to the question below.

**Question 1 (System Time)**

1. On a normal work day, about how many hours do you think you spend interacting directly with the workflow system, ie: Staffware, PAS, Outlook.

<table>
<thead>
<tr>
<th>Less than 2 hours</th>
<th>Between 2 &amp; 4 hours</th>
<th>Between 4 &amp; 6 hours</th>
<th>Between 6 &amp; 8 hours</th>
<th>More than 8 hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>6</td>
<td>8</td>
<td>38</td>
<td>21</td>
</tr>
</tbody>
</table>

(1 person did not answer this question)

Question 1 shows that 79% of all the people in the HAC spend more than 6 hours of an 8-hour day interacting directly with the system

**Conclusion**

The data collected from this question illustrates the idea that the HAC employees’ days are spent primarily interacting directly with the system.

**5.3.2 Monotony**

The secondary concept, monotony, is made up of three dimensions, variety, repetition and excitement. The results for these dimensions differed when focusing on the typical group of employees. The anova test conducted to establish whether the differences in means with regard to monotony for the typical workers and the rest of the respondents, confirmed with a p-value of 0.001 that there was a significant difference, regarding the level of monotony, between these groups.

**Variety**

**Reliability**

There were 5 items included in the questionnaire in order to assess the secondary concept of variety of work. The Cronbach alpha score based on these items was 0.60. This is a fair score for reliability, and since removing any of the items does not improve the score, all 5 items will remain in the dataset for further evaluation.
Summary of Responses
Using all the data collected from the survey, the average score for variety was 0.66, which is a comparatively low score when compared to the other Type of Work variables (See Figure 5.10). This score was an even lower 0.62 amongst the typical workers, indicating that the level of variety in the HAC is relatively low. An anova test was conducted in order to establish whether the difference in the mean scores for variety between the group of typical employees and other employees was significant. It was confirmed, with a p-value of 0.009, that there was a significant difference, with regard to variety, amongst these groups. Furthermore, the fact that, 54% of the sample population said that most of the tasks that are involved in their daily work are very similar and 60% of the respondents said that the statement, “While I’m at work, I do different groups of tasks at different times of the day”, was false.

Conclusion
The results above indicate that the amount of variety characterising the work done by the HAC employees is low.

Repetition
Reliability
The items used to measure repetition resulted in a Cronbach alpha score of 0.51. Without question 4, the Cronbach alpha score went up to 0.60. Questions 1 to 3 ask about the tasks performed by the respondent each day and from this information conclude whether these tasks are repetitive or not. Question 4 on the other hand asks the respondent whether they would describe their work as repetitive or not. A person’s perception is always affected by their context. Someone with a university degree and a person with an incomplete secondary education may have different perceptions of the nature of their tasks. Such ideas of context may have affected the reliability of the responses to question 4. This question was therefore omitted from the dataset for all further analysis.
Summary of Responses
When looking at the scores for repetition, using questions 1, 2 and 3, the average score for the level of repetitiveness characterising a HAC employees work was 0.76 and an even higher 0.78 when looking at the group of typical employees. This indicates that the work done by these people is highly repetitive.

An anova test was conducted in order to establish whether the difference in the mean scores for Repetitiveness between the group of typical employees and other employees was significant. Although the p-value of 0.05 that was obtained is not strictly significant, it is close enough to the required p < 0.05 to be considered significant. It can therefore be said that there was a significant difference, with regard to Repetitiveness, between the two groups.

The two questions below re-iterate the suggestion that work done in the HAC is highly repetitive.

Questions 2 & 3 (Reliability)
Do you agree with the following statements?

<table>
<thead>
<tr>
<th></th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. I perform my main group of tasks many times in a day.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. I can think of at least one task that I perform over and over again during the day.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
(4 people did not answer question 2; 10 people did not answer question 3.)

In response to question 2, 97% of the survey population agreed or strongly agreed that they performed their main group of tasks many times in a day. Similarly, 91% of the respondents agreed that they could think of at least 1 task that they performed over and over again during the day.

Conclusion
It can be concluded with sufficient reliability that the work carried out by the employees is highly repetitive.
Excitement
Reliability
The Cronbach alpha score for excitement was 0.71. This score was elevated even further, to 0.80, when the results of question 1 were excluded from its calculation. This suggested that question 1 is a poor indicator of excitement. This question asked the respondent whether he/she felt that his/her days at work seemed to go past really slowly. If this was the case, the respondent was allocated a low score for excitement. But, if one is under constant pressure to deliver work that is exciting or unexciting, time is perceived as passing quickly. It is therefore possible to feel that work days past quickly, but at the same time feel that work is unexciting. This idea introduces a possible explanation for the unreliability of question 1. This question has been left out of all further analysis to increase the reliability of the study.

Summary of Responses
It is interesting to note that even though the work done by the people in the HAC can be described as repetitive and unvarying, the level of excitement, experienced by these employees is still a relatively high 0.73, although this score as reduced to 0.71 when focusing on the typical employees. An anova test was conducted in order to establish whether the difference in the mean scores for excitement between the group of typical employees and other employees was significant. It was confirmed, with a p-value of 0.02, that the difference, with regard to excitement, between the two groups was significant.

The responses to questions 3 and 5 clearly illustrate the high level of excitement perceived to characterise the HAC.

Question 3 & 5 (Excitement)
How strongly do you agree with the following statements?

<table>
<thead>
<tr>
<th></th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.</td>
<td>I feel that coming to work keeps life exciting and interesting.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>I find my work laborious and dull.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(9 people did not answer question 3; 20 people did not answer question 5)
It was agreed by 60% of the respondents that, for them, coming to work kept life exciting and interesting. Furthermore, only 25% of the sample population said that they find their work laborious and dull.

**Conclusion**

Despite the fact that the work carried out by the people in the HAC is perceived by them to be highly repetitive and relatively unvarying, it can be said with a high level of reliability, that they perceive their work to be exciting.

**Conclusion – Monotony**

When calculating the score for monotony, a high score for excitement or variety translates into a low score for monotony. For this reason, the scores for these two indicators were inverted before being combined, with the scores for repetition into a score for monotony. Once this was done, the overall score for monotony was 0.46. This is a very low score that was only lifted to 0.48, when concentrating on the typical employees. This is different to what was expected, considering the high level of repetitiveness characterising the work in the HAC. It should be noted however, that other factors such as expectations and background could affect a person’s perspective of how monotonous their work is.

5.3.3 **Responsibility**

The secondary concept, responsibility, is comprised of the dimensions, monitoring, decision-making capacity and accountability.

**Monitoring**

**Reliability**

For monitoring, the Cronbach Alpha score was 0.76. This indicated that the data compiled from the questions evaluating monitoring was reliable and that all the items used in the questionnaire were good indicators of monitoring.
Summary of Responses
When looking at all the members of the sample population, the perceived level of monitoring within the HAC is relatively low, when compared to the other Type of Work variables (See Figure 5.9), with an average score of 0.61. When the group was narrowed down to only the typical HAC employees, the perceived level of monitoring was escalated to 0.71, a relatively high score compared to the other “refined” variables (See Figure 5.10).

An anova test was conducted in order to establish whether the difference in the mean scores for monitoring between the group of typical employees and other employees was significant. It was confirmed, with a p-value of 0.02, that the difference, with regard to monitoring, between the two groups was significant. It should, however, be noted that this result was notably influenced by the responses of three sample members.

Conclusion
Even though the overall score for monitoring within the sample population is not very high, the score for the group of clerical workers with a reasonably high level of education is relatively high.

Accountability
Reliability
The Cronbach alpha score for the items measuring accountability was 0.15. This indicated that the data provided by these items was not reliable. Thus accountability was excluded from the dataset for further analysis.

The first two questions asked the respondents whether they have ever been rewarded or reprimanded for work that they've done within the HAC. Again, the high turn over of employees within the HAC could have skewed the results to this question, since the reason for not being reprimanded or awarded could be that the person had not been working in the HAC for very long. This introduced an element of unreliability with regard to this data.
Conclusion
Owing to the unreliability of the data collected to measure accountability, no conclusions can be drawn with regard to the level of accountability characterising the work done by the employees in the HAC, as a result of this study.

Decision-making Capacity
Reliability
The reliability of the data provided by the three decision-making items was questionable. The associated Cronbach alpha score was only 0.37, and could not be elevated above 0.6 upon the removal of any one of the items. Decision-making capacity was therefore excluded from the dataset for further analysis.

The first two questions asked the respondents about the way that they usually behave when faced with a decision, while the third question asked whether they felt they had people to help them make decisions when they were unsure. The score for reliability showed that these two types of questions were not closely related enough, in order to provide an overall score for decision-making capacity.

Furthermore, question 1 asked what the respondent would do if they were faced with a work situation in which they were unsure of what to do next. The respondent was assigned a low score for decision-making if they agreed that they would ask their team leader what to do next. It is possible, however, that the respondent could approach their team leader for advice and then still go on to process this advice themselves and make their own decision. In this case, the respondent should not have received the low score for decision-making and unreliable data would have been introduced into the dataset.

Question 3 asked the respondents to comment on whether they had people above them who were there to help them and decide what should be done if they “got stuck”. This question was open to subjectivity, since some people may interpret “getting stuck” as being faced with any small issue for which they are unsure of the solution, while others may only consider “getting stuck” to be an exceptionally complex issue, and would only ask for help once all other avenues had been exhausted. In each case the respondent could have answered that they had
someone to help them, and yet they display very different patterns with regard to making their own decisions. Again, this question introduced unreliable data to the dataset.

**Conclusion**

Owing to the unreliability of the data collected to measure decision-making no conclusions, with regard to the level of decision-making characterising the work done by the employees in the HAC, can be drawn as a result of this study.

**Conclusion Responsibility**

The discussion above indicated that the data regarding both decision-making capacity, as well as accountability was unreliable. For this reason, the data regarding monitoring was the only data to be used as a measure of responsibility for the remainder of the study. This information had to be inverted, since a high score for monitoring translates into a low score for responsibility. Using this information, the level of responsibility within the HAC was 0.39. This indicates that the level of responsibility characterising the work in the HAC is very low, when compared to the other type of work secondary concepts, time spent on the system, thinking, and monotony (See Figure 5.11).

**5.3.4 Thinking**

**Reason**

**Reliability**

The Cronbach alpha score for reason was 0.47. This score remained below 0.6 upon the removal of any one of the items from the calculation. It was therefore concluded that these items were unreliable and the entire set was removed from the dataset.

The way that questions 1 and 2 were formulated may have been confusing for the respondents.
Questions 1 and 2 (Thinking)

Do you agree with the following statements?

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I often find myself daydreaming while carrying out my daily tasks at work.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Even though I often daydream at work, this doesn’t stop me from doing my work.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If a person disagreed with statement 1, it is unclear whether their response to question 2 was referring to the notion of daydreaming at work, or at the notion of daydreaming not affecting their work. This confusion may have caused the unreliability associated with these questions.

Conclusion

Since the data, collected from the items intended to measure reason, was unreliable, no conclusions could be drawn with regard to the level of reason used by the employees in the HAC, as a result of this study.

Intellectual Stimulation

Reliability

For intellectual stimulation, the Cronbach alpha score was 0.52. This score was raised to 0.6 by removing question 3 from the data set. Question 3 asked the respondents about their perception of the complexity of their work. The answers to this question would have been dramatically affected by the context from which the respondent was answering the question. The data collected by Question 3 was therefore removed from the dataset.

Summary of Responses

The perceived level of intellectual stimulation, when taking all the respondents into account, was relatively high, with an average score of 0.73. But, when the group of only typical workers was examined, the score for intellectual stimulation dropped down to 0.53. This is a very low score when compared to the average score, 0.7, for all the Type of Work variables (See Figures 5.10 & 5.11).

An anova test was conducted in order to establish whether the difference in the mean scores for intellectual stimulation between the group of typical employees and other
employees was significant. It was confirmed, with \( p < 0.001 \), that the difference, with regard to monitoring, between the two groups was significant.

**Conclusion**

The overall level of intellectual stimulation is high, but the perceived level of intellectual stimulation amongst the typical workers is very low.

**Conclusion - Thinking**

As mentioned above, only the scores for intellectual stimulation were considered to be of a high enough level of reliability to be included in the rest of the study. The value for thinking, was therefore 0.73, a relatively high score, which was reduced to 0.53, a relatively low score, when only considering the typical employees. It can therefore be said of that the perception of the typical HAC employee is that the level of thinking characterising their work is low.

**Conclusion - Type of Work**

When examining the overall results for Type of Work, it is expected that the average score for Type of Work would be the same as the average score amongst all the Type of Work indicators, since this was the data used to calculate the Type of work score. The general feel from the indicators and dimensions rather than the calculated average score for Work Morale is therefore a better representation of the actual Type of Work within the HAC.

The score for time spent on system was inverted before the data was compiled with the scores for responsibility, thinking and monotony, since a high score for time spent on system translates into a low score for Type of Work. The discussion above established that a high average score for time spent on system was observed, which is said to be a low score once inverted. It was also established from the discussions above, that the level of responsibility and thinking that characterised the work in the HAC was low. Since these three secondary concepts, along with monotony, make up the Type of Work variable, it can be concluded that the Type of Work characterising the HAC is low.
5.4 Work Morale vs. Job Description

An anova was done to determine whether there was a difference in the level of Work Morale between the groups of people that had the same job description. Three different hypotheses were tested, namely:

1. There is no difference in the level of Work Morale between the employees that are Preparation Clerks and those who are not.
2. There is no difference in the level of Work Morale between the employees that are Origination Preparation Clerks and those who are not.
3. There is no difference in the level of Work Morale between the employees that are Leaders or Managers and those who are neither.

When comparing the group of Origination Preparation clerks with all other members of the sample, the p-value was higher than 0.05, so the hypothesis that the mean values of the two groups were the same could not be rejected. In other words, it could not be said that the level of Work Morale amongst the Origination Preparation clerks is higher or lower than the other members of the sample population.

This, however, was not true of the group Preparation Clerks. When the mean values of this group were compared with those of the rest of the sample population, the p-value was 0.013, significantly lower than 0.05. This indicated that the hypothesis, stating that the mean values of the two groups was the same, could be rejected and it can be said that the mean level of Work Morale is lower amongst the Preparation Clerks than amongst the rest of the respondents. This is illustrated in Figure 5.12 below.
A reverse result was found when inspecting the level of Work Morale amongst the group consisting of leaders and managers compared to the rest of the sample population. In this case the p-value was 0.014 that was also significantly lower than 0.05. The hypothesis stating that the mean values of the two groups was the same was rejected and it was concluded that the level of Work Morale amongst the leaders and managers was higher than the group consisting of all other members of the sample population. This is illustrated in Figure 5.13.
5.5 Conclusion

It can be concluded from the discussions in this study that the level of Work Morale is low. Furthermore, it can be said that the Type of Work characterising the HAC is low and that these conclusions are particularly true of the typical workers.
6. CHAPTER 6: CORRELATION ANALYSIS

6.1 Introduction

In Chapter 1, the reader was introduced to the hypotheses and the aim of the study. This chapter aims to address the questions presented in the hypothesis where it was suggested that there might be correlations between the Type of Work and Work Morale variables. This chapter describes the correlation, if any, between the variables that make up the concepts of Work Morale and Type of Work. The correlation between variables was calculated using the Spearman rank order correlation.

It should be noted that all the data deemed to be unreliable, was not included in the calculations of the results in this chapter.

6.2 System Time vs Work Morale

The first Sub-hypothesis suggested that the time a person spent interacting with the system would have an effect on their Work Morale. Furthermore, it was suggested that the greater the time spent interacting with the system, the lower the dimensions that make up Work Morale would be lower. See Figure 6.1

![Figure 6.1: Type of Work vs. Work Morale Sub-hypothesis (1)](image-url)
A negative correlation of $-0.25$ ($p=0.03$) was found between time spent interacting with the system and Work Morale. This indicated that as the amount of time spent interacting with the system increased, the Work Morale decreased.

When examining the dimensions that make up Work Morale, the correlations were as follows:

### Table 6.1 Correlations with “Time Spent on System”

| Dimensions Compared                           | Correlation | P-value | $|P| < 0.05$ |
|----------------------------------------------|-------------|---------|------------|
| Time Spent on System vs Relationships        | -0.06       | 0.6     | No         |
| Time Spent on System vs Attitude Towards Work| -0.34       | 0.003   | Yes        |
| Time Spent on System vs Personal Growth      | -0.22       | 0.06    | No         |

These results demonstrate that a significant negative correlation exists between the amount of time spent on the system and the related employee's attitude towards work. In other words, the more time the employees spend interacting with the system, the lower their attitude towards work. It is also clear from the table above that although negative correlations exist for the associations of both relationships and personal growth with time spent on the system, these correlations were not considered to be significant.

**Conclusion – Time Spent on System vs Work Morale**

The results from this study conclude that the more time a HAC employee spends interacting with the system, the lower their level of Work Morale. It was also found that the employee's attitude towards work, in particular, was negatively affected by spending large amounts of time interacting with the system.
6.3 Thinking vs Work Morale

It was suggested, in second sub-hypothesis, that a low level of thinking characterising a person's work, would be associated with a low perception of relationships, a low perception of opportunities for personal growth and a low attitude towards work.

![Diagram showing the relationship between lower level of thinking and lower perception of relationships, opportunities for personal growth, and attitude towards work.]

**Figure 6.2.: Type of Work vs. Work Morale Sub-hypothesis (2)**

When looking at the relationship between level of thinking and Work Morale, the correlation showed a strong positive correlation of 0.46 (p < 0.001). This confirmed that as the level of thinking associated with a person's work decreased, so too did their Work Morale.

This correlation was slightly stronger when looking at the sub-group of the sample that remained after screening out all the individuals that did not complete secondary school. For this group, the correlation was 0.49 (p < 0.001). This indicated that the negative effect of the lack of thinking work on a person's Work Morale, was more pronounced in people who have a higher level of education.

The correlations between the dimensions provide insight into this result and are given in Table 6.2.
Table 6.2 Correlations with “Thinking”

| Dimensions Compared                  | Correlation | P-value | \(|P| < 0.05\) |
|---------------------------------------|-------------|---------|---------------|
| Thinking vs Relationships             | 0.31        | 0.0057  | Yes           |
| Thinking vs Attitude Towards Work     | 0.34        | 0.0025  | Yes           |
| Thinking vs Personal Growth           | 0.41        | 0.00028 | Yes           |

It is clear from these results that there was a significant positive correlation between the level of thinking perceived to be characterising a person’s work and their relationships with their colleagues, their attitude towards work, as well as their perception of opportunities for personal growth.

Conclusion - Thinking - Work Morale

The outcome of this study showed that the Work Morale of employees within the HAC was significantly affected by their perception of the level of thinking that characterised their work. Furthermore, this level of thinking affected all the dimensions of Work Morale, with a low level of thinking being associated with poor relationships with colleagues, a low attitude towards work and a reduced perception of opportunities for personal growth.
6.4 Responsibility vs Work Morale

The third sub-hypothesis suggested that a low level of responsibility characterising someone's work, would be related to that person having a low Work Morale.

![Diagram showing the relationship between lower level of responsibility and lower perception of relationships, opportunities for personal growth, and attitude towards work.]

**Figure 6.3: Type of Work vs. Work Morale Sub-hypothesis (3)**

This study, however, failed to support this hypothesis. When looking at the correlation between level of responsibility and Work Morale, the correlation was 0.16 (p = 0.16).

Therefore no relationship between the level of responsibility and the level of Work Morale was established as a result of this study.

Although no correlation was found between the responsibility and the concept Work Morale, some interesting results were obtained upon a closer investigation of the dimensions that make up Work Morale. These results are depicted in the table below.

**Table 6.3 Correlations with “Responsibility”**

| Dimensions Compared               | Correlation | P-value | |P| < 0.05 |
|----------------------------------|-------------|---------|---------|
| Responsibility vs Relationships  | -0.09       | 0.44    | No      |
| Responsibility vs Attitude Towards Work | 0.27       | 0.016   | Yes     |
| Responsibility vs Personal Growth| 0.26        | 0.022   | Yes     |
This confirmed that the level of responsibility perceived to be characterising a HAC employee’s work had a positive affect on the attitude towards work and the perceptions of opportunities for personal growth. It is also clear from the table, however, that there was no significant correlation between responsibility and relationships and that this association was the reason for the non-significant correlation between responsibility and Work Morale.

**Conclusion – Responsibility vs Work Morale**

Although it is true that no correlation between responsibility and Work Morale was found as a result of this study, it was found that the a low level of responsibility is associated with a low attitude towards work and a low perception of the opportunities for personal growth.

### 6.5 Monotony vs. Work Morale

According to the fourth sub-hypothesis, a high level of monotony in a person’s work is related to their Work Morale. Furthermore, a high level of monotony is associated with a low level of Work Morale.

<table>
<thead>
<tr>
<th>Higher Level of Monotony</th>
<th>Lower “Perception of Relationships”</th>
</tr>
</thead>
<tbody>
<tr>
<td>Higher Level of Monotony</td>
<td>Lower “Perception of Opportunities for Personal Growth”</td>
</tr>
<tr>
<td>Higher Level of Monotony</td>
<td>Lower “Attitude Towards Work”</td>
</tr>
</tbody>
</table>

**Figure 6. 4: Type of Work vs. Work Morale Sub-hypothesis (4)**

The results of this study show that there was a negative correlation between the level of monotony characterising a person’s work, and their level of Work Morale.
The correlation was -0.27 (p = 0.02).
When looking at the group who had all at least completed secondary school, there was a slight increase in correlation to -0.29 (p = 0.015). This suggested that the negative effects of monotony on Work Morale were slightly more pronounced amongst people with a higher education level, but this was not a significant change in correlation.

The correlations between monotony and the dimensions that make up Work Morale demonstrated similar results, as depicted in Table 6.3.

| Dimensions Compared         | Correlation | P-value | |P| < 0.05 |
|-----------------------------|-------------|---------|-----------------|
| Monotony vs Relationships   | -0.25       | 0.029   | Yes             |
| Monotony vs Attitude Towards Work | -0.37     | 0.00088 | Yes             |
| Monotony vs Personal Growth | -0.17       | 0.15    | No              |

Although no significant correlation was found between monotony and personal growth, it was established that the level of monotony characterising a HAC employee’s work was negatively correlated to both their relationships with their colleagues and their attitude towards work.

**Conclusion - Monotony vs Work Morale**
From the results of this study, it can be concluded that the level of monotony characterising a HAC employee’s work has a significant effect on that employees Work Morale. Furthermore, the higher the level of monotony, the poorer the employee’s relationships with their colleagues and the lower their attitude towards work.
6.6 Type of Work vs. Work Morale

This section refers to the Summary Hypothesis, which suggested that the implementation of a workflow system into an environment would affect the Type of Work that characterised that environment, and that the Type of Work carried out as a result, would affect the employees' attitudes towards work. The idea that the introduction of a new system would affect the Type of Work was discussed in the Case Study, this chapter focuses on the 2nd half of the hypothesis, i.e. The Type of Work carried out by an employee affects their Work Morale.

![Figure 6.5 Summary Hypothesis](image)

The graph, in Figure 6.6, depicts the regression analysis conducted on the relationship between the concepts Type of Work and Work Morale. This Figure clearly demonstrates that there was a strong correlation, of 0.42 (p < 0.001), between the Type of Work carried out by an employee working in the new environment, and their associated level of Work Morale. In other words, if an employee's work is characterised by low levels of responsibility and thinking, and high levels of system interaction and monotony, their associated Work Morale is likely to be low.
Conclusion – Work Morale vs. Type of Work
The results of this study demonstrate the concepts Type of Work and Work Morale are positively correlated, and therefore an employee’s Work Morale is clearly affected by the Type of Work, as described in this study, that they carry out.
6.7 Conclusion

The statistics presented in this chapter demonstrate that there are significant correlations between the following dimensions:

<table>
<thead>
<tr>
<th>Type of Work Dimension</th>
<th>Correlation</th>
<th>P-Value</th>
<th>Work Morale Dimension</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time Spent on System</td>
<td>-0.34</td>
<td>0.0028</td>
<td>Attitude Towards Work</td>
</tr>
<tr>
<td>Thinking</td>
<td>0.31</td>
<td>0.0057</td>
<td>Relationships</td>
</tr>
<tr>
<td>Thinking</td>
<td>0.34</td>
<td>0.0025</td>
<td>Attitude Towards Work</td>
</tr>
<tr>
<td>Thinking</td>
<td>0.41</td>
<td>0.00028</td>
<td>Personal Growth</td>
</tr>
<tr>
<td>Responsibility</td>
<td>0.27</td>
<td>0.016</td>
<td>Attitude Towards Work</td>
</tr>
<tr>
<td>Responsibility</td>
<td>0.26</td>
<td>0.022</td>
<td>Personal Growth</td>
</tr>
<tr>
<td>Monotony</td>
<td>-0.25</td>
<td>0.029</td>
<td>Relationships</td>
</tr>
<tr>
<td>Monotony</td>
<td>-0.37</td>
<td>0.00088</td>
<td>Attitude Towards Work</td>
</tr>
</tbody>
</table>

and that the overall relationship between the two concepts, Work Morale and Type of Work is positively correlated.
7. CHAPTER 7: SHORTCOMMINGS OF THE STUDY

7.1 Introduction

This chapter aims to highlight the aspects of this study that could be improved on in future investigations or further elaborations of this study. Three focal areas for improvement will be discussed. These are reliability, research into other influencing factors, and the lack of a clear comparative baseline against which to compare the collected data.

7.2 Reliability

Although the level of reliability achieved in this study was acceptable for preliminary research (at Cronbach’s Alpha greater or equal to 0.6) it is not optimal since levels of 0.7 or 0.8 are usually seen as fully conclusive.

In an effort to improve the reliability of the questionnaire, alternative indicators and/or survey items should be developed for those dimensions that achieved Cronbach’s Alpha scores below 0.6.

An investigation into work values and commitment showed that there is a link between commitment and staff turnover, intention to leave, absenteeism and performance (Elizur & Koslowsky, 2001). These four aspects should be included as indicators for commitment in an extension of this study. It is interesting to note that 65% of the HAC employees have only been working there for less than a year and 47% of the staff were absent for at least one day during the month that this survey was conducted, thus suggesting that a lack of commitment does characterise this environment.

As mentioned in Chapter 5, Descriptive Analysis, where reliability was discussed, high staff turnover is one of the reasons suggested to explain the low reliability of the
dimensions learning and accountability. For this reason, indicators for these dimensions that are independent of the employment period of employees should be developed.

Furthermore, the questions relating to reason and decision-making should be refined to eradicate ambiguity and to ensure that each question attempts to elicit the same type of information from the respondents.

Similarly, questions relating to all the other variables should be refined to ensure full comprehension by the target audience.

Once an updated survey has been formulated, another pilot study should be conducted in order to test this instrument and an exercise in factor analysis should be done in order to select the most effective survey items. This process of refining and testing should be repeated until a more acceptable level of reliability is realised.

7.3 Comparative Baseline

The data collected for the purposes of this study provided a snapshot of the HAC environment. It did not provide a longitudinal view of the state of the case study environment before and after the system implementation. Information describing the state of the environment before the system implementation would have provided a baseline against which to compare the information collected after the system implementation.

Similarly, the data collected for this study, was only collected in one case study environment. The collection of the same dataset from another similar case study environment would also have provided a baseline against which to compare the data collected in the HAC.

A baseline of this kind would enable the author to draw concrete conclusions, regarding the Work Morale and type of work status from the dataset.
7.4 Other Influential Factors

As was mentioned in the introduction, the concepts and dimensions investigated in this study are not the only factors that influence the level of work morale found in the HAC. An investigation into the affects of other factors, like expectations, reasons for working etc. would provide valuable information about the origin of the level of work morale.

7.5 Conclusion

Further work based on this study should focus on increasing the reliability of the survey instrument and on ensuring that there is a baseline against which the collected data can be compared.
8. CHAPTER 8: CONCLUSION

The introduction to this study proposed the investigation of a work environment, succeeding the implementation of a new workflow system. It further proposed that the introduction of the system would have an effect on the level of Work Morale of the HAC employees, as well as the perceptions that they have of their work. The study also aimed to establish whether any correlations existed between the nature of the work carried out by the employees and their level of Work Morale.

With regard to the first proposition, the results from this study show, with a fair level of reliability, that the new work environment was characterised by a relatively low level of Work Morale. Furthermore, the condition of the relationships amongst the staff in the HAC was found to be particularly poor and characterised by a strong element of distrust.

The results for attitude towards work also suggested that the employees within the HAC, in general, do not display a healthy work attitude. This is particularly apparent in the results regarding job pride, where most employees displayed an exceptionally low level of pride in their job profiles.

The summary hypothesis focussed on the relationships between the introduction of the system, the Type of Work characterising the HAC and the Work Morale of the employees in the HAC.

From the discussion in Chapter 2, The Case Study, it is clear that the introduction of the workflow system was associated with significant changes to the nature of work carried out by the staff in the HAC on a daily basis. The introduction influenced the roles adopted by employees, the rhythm and timing characterising work, the volumes processed per day, as well as the decision-making processes. In other words, a relationship exists between the introduction of the workflow system and the Type of Work characterising the HAC. Furthermore the introduction of the system directly affected the Type of Work carried out by the HAC employees on a daily basis.
Chapter 6, Correlation Analysis, went on to show that there is a significant relationship between the Type of Work characterising the work environment and the Work Morale of the affected employees. This chapter also showed that employees whose work is characterised by any of the following aspects are likely to show low levels of Work Morale:

- work that involves spending most of the working day interacting with the system;
- work that provides little intellectual stimulation;
- work that is characterised by little responsibility;
- work that is perceived to be monotonous.

From these results it can be concluded that, since the introduction of the workflow system influenced the Type of Work carried out by the HAC employees and the Type of Work affects the levels of Work Morale found within the HAC, the introduction of the new system influenced the level of Work Morale. In other words, the introduction of the new workflow system was associated with the low levels of Work Morale found amongst the employees in the HAC.

Although the problem of low work morale may be an existing problem amongst clerical workers in general, it is clear that the automation of a clerical environment compounds this problem.

This information can be used in the future of implementation of similar systems that will govern a work environment. An analysis performed in order to predict the Type of Work that will result from the implementation would highlight groups of employees that will be subject to low levels of Work Morale. Having this information on hand, before the actual implementation, will enable the organisational developers time to plan measures aimed at boosting the Work Morale of the targeted employees. In this way optimal levels of employee involvement and enthusiasm can be attained, leading to favourable levels of productivity and effectiveness and the realisation of the maximum potential value from the system implementation.
REFERENCES

Books


APPENDIX 1: SURVEY INSTRUMENT

Introduction

Aim of the survey: The purpose of this survey is to gather information about the affects of introducing a workflow system to a work environment on the people that work with it. It aims to collect information about the new work created by the workflow system and to establish what the work morale is amongst its employees.

Why you have been chosen: The HAC environment underwent an enormous change with the introduction of the workflow system Staffware, and you as part of the HAC, have the unique experience of being part of this new environment. Your input is therefore invaluable to this study.
Section 1

To answer these questions, mark the block next to the sentence that you think is most appropriate.

1. How often do you spend time with colleagues socially outside of work hours?
   - Every week
   - Once or twice a month
   - Only a few times a year.
   - Not at all.

2. Generally speaking, would you say that most people in your work environment can be trusted or that you need to be very careful in dealing with these people? Which statement best describes what you think?
   - Most people can be trusted.
   - Need to be very careful.

3. Do you think that most people in your work environment would try to take advantage of you if they got a chance, or would they try to be fair? Which sentence is closest to what you think?
   - Would be fair.
   - Would try to take advantage.

How strongly do you agree with the following statements?

4. There are some people at work that I feel comfortable discussing personal issues with.
   - Strongly Agree
   - Agree
   - Not Sure
   - Disagree
   - Strongly Disagree

5. Some of my colleagues are more than just work mates, they’re friends.

6. How often do you delegate tasks, to your colleagues when you’re not coping with your workload?
   - Often
   - Sometimes
   - Almost Never
   - Never
   - I’m Not Sure

Please mark the block that would best answer each of the following questions for you.

7. When you’re having a disagreement with a colleague, do you stop and listen to their opinion, even if you know they’re wrong?
   - Always
   - Often
   - Not Often
   - Never
   - I Don’t Know

8. Would you say that you share/discuss your opinions about work issues with your colleagues?
   - Always
   - Often
   - Not Often
   - Never
   - I Don’t Know

Section 2

How strongly do you agree with the following statements?

9. It would make me so proud if my children grew up to do the same/similar work to what I’m doing.
   - Strongly Agree
   - Agree
   - Not Sure
   - Disagree
   - Strongly Disagree

10. I feel really proud when I tell people about the type of work that I do.

11. How many times in the last year have you undergone training for your job?
    - None
    - Once
    - One to three
    - More than three
    - I Don’t Know

12. How often do you find yourself placed in unfamiliar roles or job functions, where you are forced to learn how to carry out new tasks on the job?
    - Every week
    - Once or twice a month
    - Only a few times a year.
    - Not at all.
How strongly do you agree with the following statements?

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>13. Useful information/reading material is made available to me at work, to help me learn about how to do my job better.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. I know that if I keep learning and work hard, I can move to a higher position in the company.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15. I know exactly what I need to achieve in order to earn a promotion at work.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Please complete the sentence by marking the block that best describes your situation.

16. I have received a promotion/raise/bonus....
   - within the last month.
   - within the last 6 months.
   - within the last 12 months.
   - within the last 18 months.
   - I've never received a promotion / raise / bonus

17. Would you encourage your children to strive to work in the same line of work as yourself one day?

   YES                  WOULDN'T ENCOURAGE THEM INTO ANY PARTICULAR LINE OF WORK                  NO

18. How would you rate your co-workers in the following categories over the last year?

   a) Very competitive.            Very Low Rating | Low Rating | High Rating | Very High Rating | I Don't Know |
   b) Very enthusiastic about new tasks or targets. |
   c) Willing to challenge managers or leadership above them. |
   d) Doing more than what is required. |

19. How would you rate yourself in the following categories over the last year?

   a) Very competitive.            Very Low Rating | Low Rating | High Rating | Very High Rating | I Don't Know |
   b) Very enthusiastic about new tasks or targets. |
   c) Willing to challenge managers or leadership above them. |
   d) Doing more than what is required. |

Section 3

20. How do you feel about the following?

   Very Dissatisfied | Dissatisfied | Satisfied | Very Satisfied
   a) Life as a whole. |
   b) Your job. |

21. When you look back on the last 5 years, how fair or unfair do you think life has been to you, when you think about each of the following?

   Very Unfair | Unfair | Fair | Very Fair
   a) Work |
   b) Life in General |
22. Would you say that you have achieved much in the past 5 years in the following parts of your life?

<table>
<thead>
<tr>
<th>Achieved Very Little</th>
<th>Achieved Little</th>
<th>Achieved Much</th>
<th>Achieved Very Much</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Work</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Life in General</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Section 4

23. Do you work for a company that is well known for quality & giving good service to its customers?

- Yes
- Possibly
- No
- Don't know

If your answer is no, skip question 24 and go to question 25.

24. If your answer is yes, does working for a company that is known to produce quality results inspire you to produce high quality work?

- Very Much So
- A Little
- Not At All

25. If a friend was looking for advice about which bank to use, would you advice them to choose Nedcor?

- YES
- WOULDN'T ADVISE THEM
- NO

Section 5

26. How do you spend your time from Monday to Friday?

We provide a number of ways, please mark the number of hours that you spend on each activity on a normal day.

<table>
<thead>
<tr>
<th>Sleeping</th>
<th>Less than 6 hours</th>
<th>Between 6 and 8 hours</th>
<th>More than 8 hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Socialising &amp; Relaxing</td>
<td>None</td>
<td>Less than 30 minutes</td>
<td>More than 30 minutes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Working</th>
<th>Less than 8 hours</th>
<th>Between 8 and 10 hours</th>
<th>More than 10 hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doing House Work</td>
<td>None</td>
<td>Less than 30 minutes</td>
<td>More than 30 minutes</td>
</tr>
</tbody>
</table>

27. Taking the whole week into consideration, about how many hours do you spend doing each of these activities? Please mark the number of hours that describes your life best.

| Working on your garden & home | Less than 1 hour | Between 2 and 3 hours | More than 4 hours |
| Working on another job | Less than 1 hour | Between 2 and 3 hours | More than 4 hours |
| Relaxing or going to entertainment activities | Less than 1 hour | Between 2 and 3 hours | More than 4 hours |
28. How important are the following in your life?

<table>
<thead>
<tr>
<th></th>
<th>Very Important</th>
<th>Quite Important</th>
<th>Not Important</th>
<th>Not at all Important</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Work</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Leisure</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Family and Friends</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

29. On a normal work day, about how many hours do you think you spend interacting directly with the workflow system, i.e., Staffware, PAS, Outlook.

<table>
<thead>
<tr>
<th></th>
<th>Less than 2 hours</th>
<th>Between 2 &amp; 4 hours</th>
<th>Between 4 &amp; 6 hours</th>
<th>Between 6 &amp; 8 hours</th>
<th>More than 8 hours</th>
</tr>
</thead>
</table>

30. On a normal work day, about how many hours do you spend interacting with other people? (i.e., Communicating on the phone, in meetings, discussing issues, managing people, reporting to managers.)

<table>
<thead>
<tr>
<th></th>
<th>Less than 2 hours</th>
<th>Between 2 &amp; 4 hours</th>
<th>Between 4 &amp; 6 hours</th>
<th>Between 6 &amp; 8 hours</th>
<th>More than 8 hours</th>
</tr>
</thead>
</table>

31. On a normal work day, about how many hours do you spend doing other tasks, that don’t involve the systems or interacting with people (i.e., Working with fax machines, filing, printing, etc.)

<table>
<thead>
<tr>
<th></th>
<th>Less than 2 hours</th>
<th>Between 2 &amp; 4 hours</th>
<th>Between 4 &amp; 6 hours</th>
<th>Between 6 &amp; 8 hours</th>
<th>More than 8 hours</th>
</tr>
</thead>
</table>

Section 6

The different tasks that are done to carry out a job function, for example, all the tasks that are done to prep a file before it goes to credit, or the tasks involved in following up a valuation, are called a group of tasks.

Do you think the following statement is true or false?

32. My work involves doing different groups of tasks on different days of the week.

<table>
<thead>
<tr>
<th>TRUE</th>
<th>FALSE</th>
<th>I Don’t Know</th>
</tr>
</thead>
</table>

If you marked false, move to question 35, otherwise continue with question 34.

33. How many different groups of tasks do you perform in a normal week at work?

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>More than 4</th>
<th>I Don’t Know</th>
</tr>
</thead>
</table>

Do you think the following statement is true or false?

34. While I’m at work, I do different groups of tasks at different times of the day. Eg: For part of the day I prep files before they go to credit and for another part of the day, I send letters with the credit decision.

<table>
<thead>
<tr>
<th>TRUE</th>
<th>FALSE</th>
<th>I Don’t Know</th>
</tr>
</thead>
</table>

If you marked false to question 9, move to question 11, otherwise continue with question 10.

35. How many different groups of tasks do you do on a normal day at work?

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>More than 4</th>
<th>I Don’t Know</th>
</tr>
</thead>
</table>
36. Which of these statements describe your work best?

Most of the tasks that are involved in my daily work are very similar. My main set of tasks is made up of an assortment of different tasks.

<table>
<thead>
<tr>
<th>Closer to the first</th>
<th>Somewhat closer to the first</th>
<th>Somewhat closer to the second</th>
<th>Closer to the second</th>
<th>Can't say which</th>
</tr>
</thead>
</table>

37. Would you say that when you come into work each day, you repeat the same type of tasks that you did the day before? Please answer the question by marking the appropriate box.

Most days  Some days  On the odd day  Hardly ever  I couldn't say

38. Do you agree with the following statements?

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
</table>

39. For the question that follows, please mark the block next to the sentence that you think is most correct.

40. How would you best describe your work?

<table>
<thead>
<tr>
<th>Very repetitive</th>
<th>Repetitive</th>
<th>Not that repetitive</th>
<th>Not at all repetitive</th>
<th>I'm not sure</th>
</tr>
</thead>
</table>

Section 7

41. Do you think the following statements are true or false?

42. The times that I arrive at work and leave work are recorded every day.

<table>
<thead>
<tr>
<th>TRUE</th>
<th>FALSE</th>
<th>I Don't Know</th>
</tr>
</thead>
</table>

43. The number of hours that I spend at work is recorded for every day.

<table>
<thead>
<tr>
<th>TRUE</th>
<th>FALSE</th>
<th>I Don't Know</th>
</tr>
</thead>
</table>

44. How strongly do you agree with the following statements?

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
</table>

45. My days at work seem to go past really slowly.

46. I get excited about some tasks and have extra energy when I'm working towards finishing them.

47. I feel that coming to work keeps life exciting and interesting.

48. I usually feel full of energy!

49. I find my work laborious and dull.

Please mark the block that you think finishes the sentence best.

48. At the end of the day, I think it is possible for my team leader and area manager to look on the workflow system or some other record, and see

<table>
<thead>
<tr>
<th>All</th>
<th>Most</th>
<th>Some</th>
<th>A few</th>
<th>None</th>
<th>I don't know</th>
</tr>
</thead>
</table>

49. At the end of the day, I think it is possible for my team leader and area manager to look on the workflow system, or some other record, and see how long it took me to do.

<table>
<thead>
<tr>
<th>Each and every task</th>
<th>Most of my daily tasks</th>
<th>Some of my daily tasks</th>
<th>a few of my daily tasks</th>
<th>None of my daily tasks</th>
<th>I don't know</th>
</tr>
</thead>
</table>
50. At the end of a month, I think it is possible for my team leader and area manager to look on the workflow system, or some other record, and see what has happened to

<table>
<thead>
<tr>
<th>Each work item that I worked on.</th>
<th>Most work items that I worked on.</th>
<th>Some of work items that I worked on.</th>
<th>A few of the work items that I worked on.</th>
<th>None of the work items that I worked on.</th>
<th>I don't know</th>
</tr>
</thead>
</table>

How strongly do you agree with the following statement?

51. I feel that I cannot chat freely while I’m at work, because I’m being watched or monitored.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
</table>

Section 8

52. Have you ever been rewarded for doing good work in the HAC?

<table>
<thead>
<tr>
<th>Never</th>
<th>Once</th>
<th>A Few Times</th>
<th>Many Times</th>
<th>I Don’t Know</th>
</tr>
</thead>
</table>

53. Have you ever been reprimanded, while working in the HAC, for work that was said to be below standard?

<table>
<thead>
<tr>
<th>Never</th>
<th>Once</th>
<th>A Few Times</th>
<th>Many Times</th>
<th>I Don’t Know</th>
</tr>
</thead>
</table>

54. There are two statements below that describe different ways that someone could react once they’d found that they had made a mistake. Which statement best describes the way that you would react?

- I would make sure that I found the mistake, and fixed it.
- I would leave it, I’m sure it’ll get fixed somewhere along the line.

<table>
<thead>
<tr>
<th>Closer to the first</th>
<th>Somewhat closer to the first</th>
<th>Somewhat closer to the second</th>
<th>Closer to the second</th>
<th>Can’t say which</th>
</tr>
</thead>
</table>

For each of the statements below, do you think it can always, never or sometimes be justified?

55. Adding in a little bit of extra time when recording your hours spent at work.

<table>
<thead>
<tr>
<th>Always Justifiable</th>
<th>Sometimes Justifiable</th>
<th>Never Justifiable</th>
</tr>
</thead>
</table>

56. Hiding the fact that a mistake has been made.

57. Exaggerating the amount of work that has been completed.

<table>
<thead>
<tr>
<th>Always Justifiable</th>
<th>Sometimes Justifiable</th>
<th>Never Justifiable</th>
</tr>
</thead>
</table>

Do you agree with the following statements?

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
</table>

58. I often find myself daydreaming while carrying out my daily tasks at work.

59. Even though I often daydream at work, this doesn’t stop me from doing my work.

60. I work with a system that does most of the thinking work for me, I just have to enter the data, and the system works on it and tells me what to do next.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
</table>

Section 9

61. Do you ever have to apply your own knowledge of the home loan environment in order to complete your daily tasks?

<table>
<thead>
<tr>
<th>Never</th>
<th>A few times a week</th>
<th>Many times a week</th>
<th>Many times a day</th>
<th>I Don’t Know</th>
</tr>
</thead>
</table>

Organisational Attitude and Morale Survey
Extractions from the South African Values Survey
Page 118
62. When I'm working on a particular task, and I'm unsure what to do next I....
Which statement best describes what you would do?

Think about it, and come up with a solution about what to do. I ask my team leader what I should do next.

<table>
<thead>
<tr>
<th>Always the first</th>
<th>Usually the first</th>
<th>Usually the 2nd</th>
<th>Always the 2nd</th>
<th>Can't say which</th>
</tr>
</thead>
</table>

63. Once I've made a decision about what to do, I

Carry out the decided action straight away. Check with my team leader to see if they agree with me, before continuing.

<table>
<thead>
<tr>
<th>Always the first</th>
<th>Usually the first</th>
<th>Usually the 2nd</th>
<th>Always the 2nd</th>
<th>Can't say which</th>
</tr>
</thead>
</table>

How strongly do you agree with the following statements?

64. Generally speaking, when it comes to making decisions about work items, I don't have to worry, because I have people above me who are there to help and decide what to do if I get stuck.

Strongly Agree  Agree  Not Sure  Disagree  Strongly Disagree

Please mark the block next to the sentence that you think is most correct.

65. Do you think it's important for someone who has to perform your job, to enjoy and be good at logical thinking?

Which option do you favour?

- It's a necessity
- It will definitely help them with this job
- It may come in hand at some stage
- It's not necessary for this job
- I'm not sure

66. Which sentence best describes the way you find your work?

I find my work challenging. I find my work uninteresting

<table>
<thead>
<tr>
<th>Closer to the first</th>
<th>Somewhat closer to the first</th>
<th>Somewhat closer to the second</th>
<th>Closer to the second</th>
<th>Can't say which</th>
</tr>
</thead>
</table>

Do you agree with the following statement?

67. For me, work is a stimulating environment to be in.

Strongly Agree  Agree  Not Sure  Disagree  Strongly Disagree

For the question that follows, please mark the block next to the sentence that you think is most correct.

68. How would you best describe your work?

Extremely complex and complicated  Difficult  Not that difficult  Straight forward  I'm not sure
Section 10

1. Please enter your age in years.

2. Please indicate your gender. Male Female

3. Please enter the number of months that you have been working in the HAC.

4. What is the highest level of education that you have attained?
   - No formal education
   - Incomplete primary school
   - Complete primary school
   - Incomplete secondary / high school
   - Complete secondary / high school
   - Some University/Technicon level education, without a degree or diploma
   - Some University/Technicon level education, with a degree or diploma

5. At what age did / will you complete your education?

6. How many days have you been absent from work in the last 3 months?

7. How would you best describe your job function?
   - Originators Prep Clerk
   - Prep Clerk
   - Valuations Clerk
   - Fax Runner
   - Client Liaison Officer
   - Letter sender (ie. Print and send letters to source)
   - Team leader
   - Floor / Area Manager

Thank you so much for your time.
Your help in this study is greatly appreciated.
APPENDIX 2: Survey Instrument (Questions grouped by Indicator)

1. Work Morale

1.1 Relationships

Friendship

1. How often do you spend time with colleagues socially outside of work hours?

- Every week
- Once or twice a month
- Only a few times a year.
- Not at all.

How strongly do you agree with the following statements?

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. There are some people at work that I feel comfortable discussing personal issues with.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Some of my colleagues are more than just work mates, they’re friends.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Trust

1. Generally speaking, would you say that most people in your work environment can be trusted or that you need to be very careful in dealing with these people? Which statement best describes what you think?

- Most people can be trusted.
- Need to be very careful.

<table>
<thead>
<tr>
<th>Closer to the first</th>
<th>Somewhat closer to the first</th>
<th>Somewhat closer to the second</th>
<th>Closer to the second</th>
<th>Can’t say which</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Do you think that most people in your work environment would try to take advantage of you if they got a chance, or would they try to be fair? Which sentence is closest to what you think?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Would be fair.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Would try to take advantage.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Closer to the first</th>
<th>Somewhat closer to the first</th>
<th>Somewhat closer to the second</th>
<th>Closer to the second</th>
<th>Can’t say which</th>
</tr>
</thead>
<tbody>
<tr>
<td>3. How often do you delegate tasks, to your colleagues when you’re not coping with your workload?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Often</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sometimes</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Almost Never</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Never</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I’m Not Sure</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Organisational Attitude and Morale Survey
Extractions from the South African Values Survey
Page 121
Respect

Please mark the block that would best answer each of the following questions for you.

<table>
<thead>
<tr>
<th>1. When you’re having a disagreement with a colleague, do you stop and listen to their opinion, even if you know they’re wrong?</th>
<th>Always</th>
<th>Often</th>
<th>Not Often</th>
<th>Never</th>
<th>I Don’t Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Would you say that you share/discuss your opinions about work issues with your colleagues?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1.2 Attitude towards Work

Pride in Job Profile

How strongly do you agree with the following statements?

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. It would make me so proud if my children grew up to do the same/similar work to what I’m doing.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. I feel really proud when I tell people about the type of work that I do.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Pride in Organisation

1. Do you work for a company that is well known for quality & giving good service to its customers?

<table>
<thead>
<tr>
<th>Yes</th>
<th>Possibly</th>
<th>No</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>If your answer is no, skip question 25 and go to question 26.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. If your answer is yes, does working for a company that is known to produce quality results inspire you to produce high quality work?

<table>
<thead>
<tr>
<th>Very Much So</th>
<th>A Little</th>
<th>Not At All</th>
</tr>
</thead>
</table>

3. If a friend was looking for advice about which bank to use, would you advice them to choose Nedcor?

| YES | WOULDN’T ADVISE THEM | NO |

Satisfaction

1. Would you encourage your children to strive to work in the same line of work as yourself one day?

| YES | WOULDN’T ENCOURAGE THEM INTO ANY PARTICULAR LINE OF WORK | NO |
2. How do you feel about the following?

<table>
<thead>
<tr>
<th>Very Satisfied</th>
<th>Satisfied</th>
<th>Dissatisfied</th>
<th>Very Dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a) Life as a whole.

b) Your job

3. When you look back on the last 5 years, how fair or unfair do you think life has been to you, when you think about each of the following?

<table>
<thead>
<tr>
<th>Very Fair</th>
<th>Fair</th>
<th>Unfair</th>
<th>Very Unfair</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a) Work

b) Life in General

4. Would you say that you have achieved much in the past 5 years in the following parts of your life?

<table>
<thead>
<tr>
<th>Much Achieved</th>
<th>Little Achieved</th>
<th>Very Little Achieved</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a) Work

b) Life in General

**Enthusiasm**

1. How would you rate your co-workers in the following categories over the last year?

<table>
<thead>
<tr>
<th>Very High Rating</th>
<th>High Rating</th>
<th>Low Rating</th>
<th>Very Low Rating</th>
<th>I Don't Know</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a) Very competitive.

b) Very enthusiastic about new tasks or targets.

c) Willing to challenge managers or leadership above them.

d) Doing more than what is required.

2. How would you rate yourself in the following categories over the last year?

<table>
<thead>
<tr>
<th>Very High Rating</th>
<th>High Rating</th>
<th>Low Rating</th>
<th>Very Low Rating</th>
<th>I Don't Know</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a) Very competitive.

b) Very enthusiastic about new tasks or targets.

c) Willing to challenge managers or leadership above them.

d) Doing more than what is required.

**Commitment**

1. How do you spend your time from Monday to Friday?

We provide a number of ways, please mark the number of hours that you spend on each activity on a normal day.

<table>
<thead>
<tr>
<th>Sleeping</th>
<th>Working</th>
<th>Doing House Work</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 6 hours</td>
<td>Less than 8 hours</td>
<td>None</td>
</tr>
<tr>
<td>Between 6 and 8 hours</td>
<td>Between 8 and 10 hours</td>
<td>Less than 30 minutes</td>
</tr>
<tr>
<td>More than 8 hours</td>
<td>More than 10 hours</td>
<td>More than 30 minutes</td>
</tr>
<tr>
<td>Socialising &amp; Relaxing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>Less than 30 minutes</td>
<td>Less than 30 minutes</td>
</tr>
<tr>
<td></td>
<td>More than 30 minutes</td>
<td></td>
</tr>
</tbody>
</table>
2. Taking the whole week into consideration, about how many hours do you spend doing each of these activities? Please mark the number of hours that describes your life best.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Less than 1 hour</th>
<th>Between 2 and 3 hours</th>
<th>More than 4 hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working on your garden &amp; home</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Visiting family &amp; friends</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Working on another job</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relaxing or going to entertainment activities</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3. How important are the following in your life?

<table>
<thead>
<tr>
<th>Importance</th>
<th>Very Important</th>
<th>Quite Important</th>
<th>Not Important</th>
<th>Not at all important</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Work</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Leisure</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Family and Friends</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Honesty

For each of the statements below, do you think it can always, never or sometimes be justified?

<table>
<thead>
<tr>
<th>Justification</th>
<th>Always Justifiable</th>
<th>Sometimes Justifiable</th>
<th>Never Justifiable</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Adding in a little bit of extra time when recording your hours spent at work.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Hiding the fact that a mistake has been made.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Exaggerating the amount of work that has been completed.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1.3 Personal Growth

Promotion

How strongly do you agree with the following statements?

<table>
<thead>
<tr>
<th>Agreement</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I know that if I keep learning and work hard, I can move to a higher position in the company.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. I know exactly what I need to achieve in order to earn a promotion at work.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Please complete the sentence by marking the block that best describes your situation.

3. I have received a promotion/raise/bonus....

- Within the last month.
- Within the last 6 months.
- Within the last 12 months.
- Within the last 18 months.
- I've never received a promotion / raise / bonus
Learning

1. How many times in the last year have you undergone training for your job?
   - None
   - Once
   - One to three
   - More than three
   - I Don't Know

2. How often do you find yourself placed in unfamiliar roles or job functions, where you are forced to learn how to carry out new tasks on the job?
   - Every week
   - Once or twice a month
   - Only a few times a year.
   - Not at all.

How strongly do you agree with the following statements?

3. Useful information/reading material is made available to me at work, to help me learn about how to do my job better.
   - Strongly Agree
   - Agree
   - Not Sure
   - Disagree
   - Strongly Disagree

3. Type of Work

3.1 Time Spent Interacting with the System

1. On a normal work day, about how many hours do you think you spend interacting directly with the workflow system, ie: Staffware, PAS, Outlook.
   - Less than 2 hours
   - Between 2 & 4 hours
   - Between 4 & 6 hours
   - Between 6 & 8 hours
   - More than 8 hours

2. On a normal work day, about how many hours do you spend interacting with other people? (ie. Communicating on the phone, in meetings, discussing issues, managing people, reporting to managers.)
   - Less than 2 hours
   - Between 2 & 4 hours
   - Between 4 & 6 hours
   - Between 6 & 8 hours
   - More than 8 hours

3. On a normal work day, about how many hours do you spend doing other tasks, that don't involve the systems or interacting with people (ie. Working with fax machines, filing, printing, etc.)
   - Less than 2 hours
   - Between 2 & 4 hours
   - Between 4 & 6 hours
   - Between 6 & 8 hours
   - More than 8 hours
3.2 Level of Monotony

Variety of work

The different tasks that are done to carry out a job function, for example, all the tasks that are done to prep a file before it goes to credit, or the tasks involved in following up a valuation, are called a group of tasks.

Do you think the following statement is true or false?

1. My work involves doing different groups of tasks on different days of the week.

   TRUE  FALSE  I Don't Know

If you marked false, move to question 35, otherwise continue with question 34.

2. How many different groups of tasks do you perform in a normal week at work?

   2  3  4  More than 4  I Don't Know

Do you think the following statement is true or false?

3. While I'm at work, I do different groups of tasks at different times of the day.
   Eg: For part of the day I prep files before they go to credit and for another part of the day, I send letters with the credit decision.

   TRUE  FALSE  I Don't Know

If you marked false to question 9, move to question 11, otherwise continue with question 10.

4. How many different groups of tasks do you do on a normal day at work?

   2  3  4  More than 4  I Don't Know

5. Which of these statements describe your work best?
   Most of the tasks that are involved in my daily work are very similar.
   My main set of tasks is made up of an assortment of different tasks.

   Closer to the first  Somewhat closer to the first  Somewhat closer to the second  Closer to the second  Can't say which

Repetition

1. Would you say that when you come into work each day, you repeat the same type of tasks that you did the day before? Please answer the question by marking the appropriate box.

   Most days  Some days  On the odd day  Hardly ever  I couldn't say

Do you agree with the following statements?

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
</table>
2. I perform my main group of tasks many times in a day.  
3. I can think of at least one task that I perform over and over again during the day.  

Organisational Attitude and Morale Survey
Extractions from the South African Values Survey
Page 126
For the question that follows, please mark the block next to the sentence that you think is most correct.

4. How would you best describe your work?

- Very repetitive
- Repetitive
- Not that repetitive
- Not at all repetitive
- I'm not sure

Excitement

How strongly do you agree with the following statements?

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. My days at work seem to go past really slowly.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. I get excited about some tasks and have extra energy when I'm working towards finishing them.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. I feel that coming to work keeps life exciting and interesting.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. I usually feel full of energy!</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. I find my work laborious and dull.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2.3 Responsibility

Monitoring

Do you think the following statements are true or false?

1. The times that I arrive at work and leave work are recorded every day.
   - TRUE
   - FALSE
   - I Don't Know

2. The number of hours that I spend at work is recorded for every day.
   - TRUE
   - FALSE
   - I Don't Know

Please mark the block that you think finishes the sentence best.

3. At the end of the day, I think it is possible for my team leader and area manager to look on the workflow system or some other record, and see how long it took me to do.
   - All
   - Most
   - Some
   - A few
   - None
   - I don’t know

4. At the end of the day, I think it is possible for my team leader and area manager to look on the workflow system, or some other record, and see what has happened to
   - Each and every task
   - Most of my daily tasks
   - Some of my daily tasks
   - A few of my daily tasks
   - None of my daily tasks
   - I don’t know

5. At the end of a month, I think it is possible for my team leader and area manager to look on the workflow system, or some other record, and see what has happened to
   - Each work items that I worked on
   - Most work items that I worked on
   - Some of work items that I worked on
   - A few of the work items that I worked on
   - None of the work items that I worked on
   - I don’t know
How strongly do you agree with the following statement?

6. I feel that I cannot chat freely while I'm at work, because I'm being watched or monitored.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
</table>

**Accountability**

1. Have you ever been rewarded for doing good work in the HAC?

<table>
<thead>
<tr>
<th>Never</th>
<th>Once</th>
<th>A Few Times</th>
<th>Many Times</th>
<th>Don't Know</th>
</tr>
</thead>
</table>

2. Have you ever been reprimanded, while working in the HAC, for work that was said to be done badly, or said to be below standard?

<table>
<thead>
<tr>
<th>Never</th>
<th>Once</th>
<th>A Few Times</th>
<th>Many Times</th>
<th>Don't Know</th>
</tr>
</thead>
</table>

3. There are two statements below that describe different ways that someone could react once they'd found that they had made a mistake. Which statement best describes the way that you would react?

I would make sure that I found the mistake, and fixed it.

I would leave it, I'm sure it'll get fixed somewhere along the line.

<table>
<thead>
<tr>
<th>Closer to the first</th>
<th>Somewhat closer to the first</th>
<th>Somewhat closer to the second</th>
<th>Closer to the second</th>
<th>Can't say which</th>
</tr>
</thead>
</table>

**Decision Making Capacity**

1. When I'm working on a particular task, and I'm unsure what to do next I.... Which statement best describes what you would do?

Think about it, and come up with a solution about what to do.

I ask my team leader what I should do next.

<table>
<thead>
<tr>
<th>Always the first</th>
<th>Usually the first</th>
<th>Usually the 2nd</th>
<th>Always the 2nd</th>
<th>Can't say which</th>
</tr>
</thead>
</table>

2. Once I've made a decision about what to do, I

Carry out the decided action straight away.

Check with my team leader to see if they agree with me, before continuing.

<table>
<thead>
<tr>
<th>Always the first</th>
<th>Usually the first</th>
<th>Usually the 2nd</th>
<th>Always the 2nd</th>
<th>Can't say which</th>
</tr>
</thead>
</table>

How strongly do you agree with the following statements?

3. Generally speaking, when it comes to making decisions about work items, I don't have to worry, because I have people above me who are there to help and decide what to do if I get stuck.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
</table>
2.4 Thinking Work

Use of Reason

Do you agree with the following statements?

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I often find myself daydreaming while carrying out my daily tasks at</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>work.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Even though I often daydream at work, this doesn't stop me from doing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>my work.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. I work with a system that does most of the thinking work for me, I</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>just have to enter the data, and the system works on it and tells me</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>what to do next.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4. Do you ever have to apply your own knowledge of the home loan environment in order to complete your daily tasks?

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Never</th>
<th>A few times a week</th>
<th>Many times a week</th>
<th>Many times a day</th>
<th>I Don't Know</th>
</tr>
</thead>
</table>

Please mark the block next to the sentence that you think is most correct.

5. Do you think it's important for someone who has to perform your job, to enjoy and be good at logical thinking?

- It's a necessity
- It will definitely help them with this job
- It may come in hand at some stage
- It's not necessary for this job
- I'm not sure

Intellectual Stimulation

1. Which sentence best describes the way you find your work?

I find my work challenging.

<table>
<thead>
<tr>
<th>Description</th>
<th>Closer to the first</th>
<th>Somewhat closer to the first</th>
<th>Somewhat closer to the second</th>
<th>Closer to the second</th>
<th>Can't say which</th>
</tr>
</thead>
</table>

Do you agree with the following statement?

2. For me, work is a stimulating environment to be in.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
</table>

For the question that follows, please mark the block next to the sentence that you think is most correct.

3. How would you best describe your work?

- Extremely complex and complicated
- Difficult
- Not that difficult
- Straight forward
- I'm not sure