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## Employee perception on employment engagement in banking sector

### -A Case Study

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#### Abstract

*The study paper prepared based on primary data. The data was collected from the bank employees from public and private sector banks through structured questionnaire. This paper aimed of employment perception on employee engagement in banking sector. Employee assignment is described as the degree of dedication, involvement, and enthusiasm among employees and is characterized as a "good, satisfying work-related frame of mind that is typified by vigour, concentration, and absorption." Salanova, Gonzalez-Roma, Schaufeli, and Bakker (2002). The current study's scope was adjusted to take into account the Indian context. The model employed in the present study provides a distinctive impact of organizational drivers such as Employee Engagement, Leadership, Work Practices, Organizational Culture and Communication, Meaningfulness of Work, Discretionary Effort, and Employee Commitment.*

**Key words:** Age, gender, marital status and employee engagement

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#### INTRODUCTION

Banking is the process of facilitating financial transactions and a partnership between the consumer, the employee, and the bank built on mutual trust. A significant business expansion and an increase in demand for transactional banking services both occurred as a direct result of the general trend toward higher wages. In terms of a pleasant lifestyle and financial planning, consumers in today's market are wealthier; they are not only well-informed but also very picky when it comes to investments and cash outflows. This is partly because of the market's convincing demographics at present.

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As banks use cutting-edge technology, quick communication channels, and services that are no longer just available from public sector banks, the face of Indian banking is changing. In response to the environment driven by multinational corporations, there has been a sharp increase in the number of new private sector banks.

Due to the shift from traditional services to virtual expansion, the banking sector has undergone tremendous upheaval. In a market with intense competition, banks must set themselves apart.

**The following are the biggest issues for banks:**

- To serve as a trusted resource with a broad offering to address the continually changing demands of customers.
- To ensure customer engagement and trust through effectiveness, accessibility, and customer relevance.
- To offer improved services to enhance the general client experience.
- To improve resource efficiency and the infrastructure for technology.
- To provide prompt services by utilizing a committed and skilled workforce.

Career in Indian Banking: One of the most lucrative options for young people is a career in the Indian banking industry. The banking industry provides several job prospects as well as great chances for career progression.

**REVIEW OF LITERATURE**

(Garg et al. 2015) Work life balance is a key driver of employees' satisfaction. The implementation of work –life programs has both individual and organizational benefits. Effective work-life programs facilitate a symbiotic relationship between the employee and employer for mutual benefits. Employees who are better, able to balance the demands on their time are more satisfied and content .In turn they are able to perform better. Such provisions also aid in employer branding and are emerging as retention factors. Work life programs offer a win-win situation for employers and employees.



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(Saxena et al., 2015)Based on analyse of employee engagement criteria of existing employee engagement of targeted manufacturing industries. The study found the connection between employee engagement and organization culture and its impact on organizational performance in terms of productivity and profitability. It reveals the direct connection between employee engagement and organization culture and organization performance and proves that employee engagement is crucial for job satisfaction and employee loyalty and retention in the organization.

(Mokaya et al., 2014)Employee engagement was greatly influenced by performance management, personal development and growth, workplace recreation and remuneration package. However, among the determinants, remuneration is the highest contributor of employee engagement with workplace recreation having the least influence. Low engagement and job satisfaction can contribute to multiple organizational problems and have been associated with increased levels of turnover and absenteeism, adding potential costs to the organization in terms of low performance and decreased productivity. It is important for bank management to be aware of the needs and make up of their workforce, as well as the impact of environmental factors, when developing their programmes and policies that have implications on engagement.

(Kaufman et. al.2014)In a survey conducted by Netsurvey to analyze responses from 200,000 employees across 40 companies in 60 countries, several troubling trends were found, including engagement scores decline with employee tenure, meaning that employees with the deepest knowledge of the company typically are the least engaged.

(Imam et al., 2014) Job satisfaction showed a mediating relationship between employee work engagement and employee turnover intentions. So, it can be concluded that the “Job do satisfaction mediates and intensify the impact of employee work engagement on turnover intentions among employees in Banking Sector of Pakistan.” There is a variation engagement level based on gender, age, experience and qualification of the employees in Indian settings.



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(Garg, 2014) There is significance of the variations for overall employee engagement but individual constructs are also subjected. Gender based differences have been found insignificant but still few constructs are found to have insignificant differences are also subjected to statistical introspection. Individual factors predict job engagement and organizational engagement. For example: co employee support predicted both job and organization; employee development predicted job.

(Andrew et al., 2012.) The study supported that Social Exchange Theory (SET) can be used as theoretical framework in understanding the construction of employee engagement. This means that the employees who have perceived support from the co-employees are more likely to reciprocate with greater level of job engagement and organization engagement; employees who are provided with adequate development (training, skills and learning) are more likely to be more engaged in their job role and organization roles, and would repay with greater organization engagement.

(Wallace et al., 2006), (Mani, 2011) A study on drivers of engagement predicted four drivers, namely employee welfare, empowerment, employee growth and interpersonal relationships. His study also cited the three elements of employee engagement, viz contributions, connections, growth and advancement, were as identified through a study by.

(Richman et al., 2008) When effectively implemented, flexible work practices are found to improve organizational outcomes by increasing employee engagement and talent retention. The findings should encourage businesses to consider supportive work environments and access to workplace flexibility as essential management practices that contribute to business success.

(Vazirani 2007) An organization should have a proper pay system, provide equal opportunities for growth and advancement to all the employees, only a satisfied employee can become an engaged employee, organizations with high levels of engagement provide employees with opportunities to develop their abilities, learn new skills, acquire new knowledge and realize their potential.



(Glen 2006)It is important for HR managers to better understand and implement the practices and policies which are effective predictors and promoters of employee motivation, employee retention and employee productivity, organizational processes, values of the organization, management, challenges in employee role, employee work/life balance, information, compensation, workplace environment and their products and services.

### **OBJECTIVE OF THE STUDY**

1. To study the employee assignation in public and private sector Banks based on the demographic variables.

### **RESEARCH METHODOLOGY**

The drivers of Employee Engagement are identified through the literature review and already existing Engagement Models. They are further critically reviewed to identify the gaps and to suggest the scope of future research particularly in the Banking sector.Secondary data for the purpose of study is collected from journals, books, websites and magazines. A conceptual engagement model will be proposed and validated.

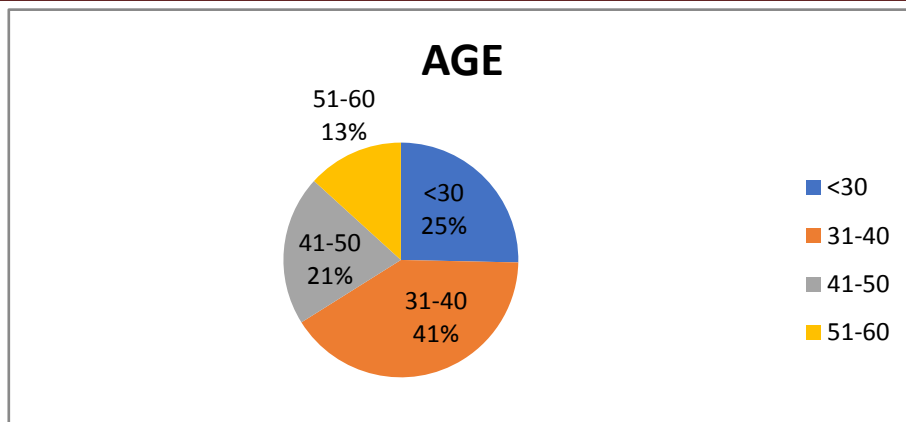
### **ANALYSIS OF DEMOGRAPHIC VARIABLES**

**Table-1**  
**Age wise classification of the Respondents**

S.no	Age	Frequency	Percentage (%)
1	<30	130	25.3
2	31-40	209	40.7
3	41-50	106	20.6
4	51-60	68	13.2
Total		513	100

**Primary Source**

**Age wise classification of the respondents**



The majority of responders were in the 31–40 age range (See Table 5.4). 209 people in total, or 40.7%, were present. This was followed by those between the ages of 20 and 30, whose total number was 130, or 25.3%, those between the ages of 41 and 50, 106, or 20.6%, and those between the ages of 51 and 60, 68, or 13.2%.

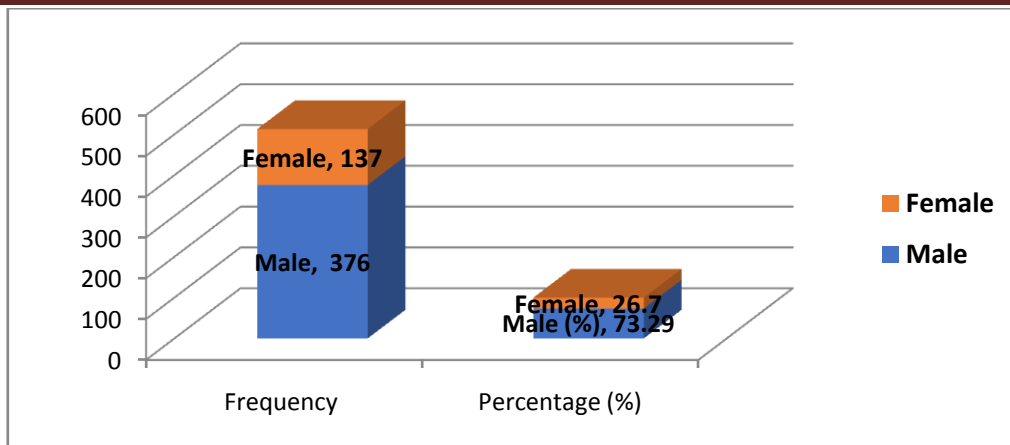
### Gender

A total of 513 respondents took part in the study, and 376 men (73.29%) and 137 women (26.7%) were among them. According to Kothari (2004), any gender represented in the study at a ratio of at least 1:2 is sufficiently representative. Table 5.3 presents the findings from this data.

**Table-2**  
**Gender wise classification of respondents**

Gender	Frequency	Percentage (%)
Male	376	73.29
Female	137	26.70
Total	513	100

**Gender wise classification of respondents**

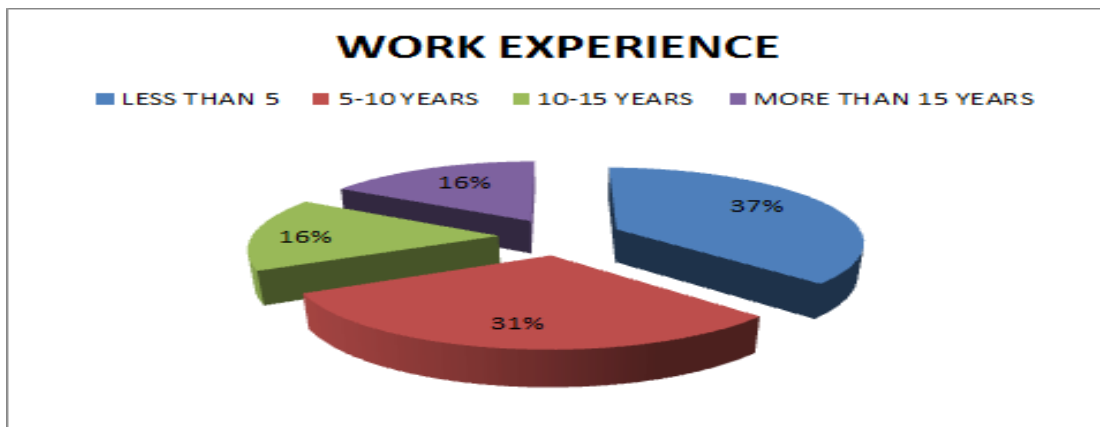


**Table-3**  
**Experience on the Job**

Years of experience	Frequency	Percentage (%)
Less than 5	190	37
6-10	157	30.6
11-15	81	15.7
Above 15	85	16.5
Total	513	100

**Primary Source**

**Fig 5.3 work experience of respondents**



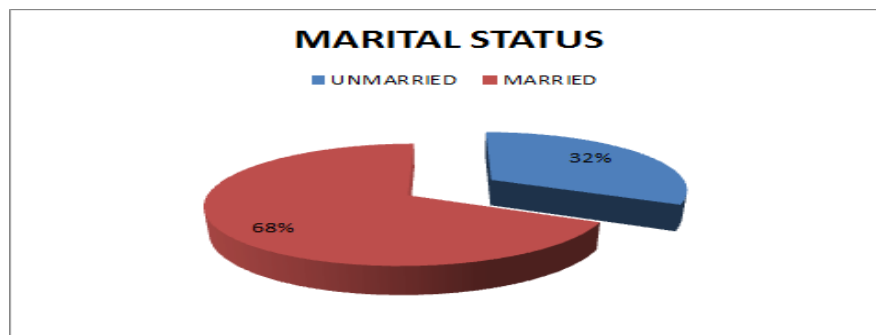
There were 190 responders in all, or 37%, of those who had worked for less than five years (See Table 5.6). They were followed by those who had worked for six to ten years; there were 157 of them, or 30.6% of the total. 85 people, or 16.5%, had worked for more than 15 years, compared to 15.7% of those who had worked between 11 and 15 years.

**Table-4**  
**Marital Status**

Category	Frequency	Percentage
Unmarried	164	31.97
Married	349	68.03

Primary source

**Fig 5.4 Marital Status of respondents**



It is observed that 68.03 percent of the respondents were married and 31.97 percent were unmarried.

**Table-5**  
**Category of Employees**

Employee Category	Frequency	Percentage (%)
Top level	66	12.8%
Middle level	277	53.9%
Low level	170	33.13%
Total	513	100

Primary Source

The same information can also be presented in a bar graph as shown in Figure 5.1.



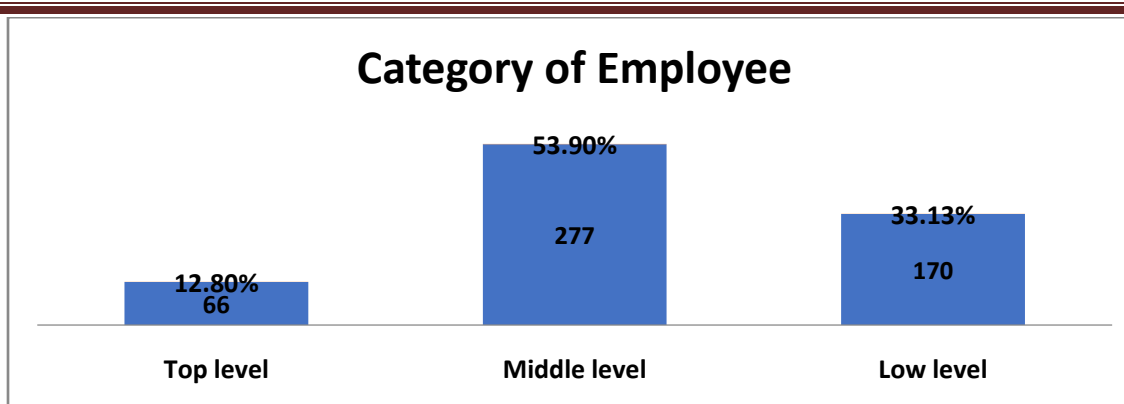


Fig 5.5 Level of Employment of respondents

The highest level was at the middle, at 277, or 53.9%. (See Figure 5.1). This was closely followed by the Low level, which stands for 33.13% at 170, and the Top level, which is 12.8% at 66.

## CONCLUSIONS

A total of 713 questionnaires were issued to the target population, with 258 coming from public sector banks and 255 coming from private sector banks. According to the study, the majority of consumers in the selected banks were men. The majority of responders were from the middle level category, aged 31-40 years old, with most having fewer than 10 years of work experience.

Role of Leadership and organizational culture on Employee Engagement is significant in public sector while Work practices and Internal Communication failed to have an impact on Employee Engagement. The role of Leadership, HPWP, and organizational Culture on Engagement is significant except Internal communication in Private sector. In both the sectors, internal communication doesn't impact Employee Engagement at all, according to this research.

This research attempted to identify factors of outcome variable (CDM) and checked the impact of HPWP, Internal communications, organizational culture, Leadership, and Employee Engagement. HPWP, Organizational Culture, leadership have no role in public sector while HPWP and Internal Communication have no role in private sector. The model with an adjusted R square of 0.555 has a desirable fitness. The foregoing findings are for the entire sample before segregation into public and private sectors.



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