

## A STUDY ON FACTOR INFLUENCING EMPLOYEE ENGAGEMENT OF BANKS IN TIRUCHIRAPPALLI DISTRICT

V. P. T DHEVIKA, O. T. V. LATASRI & S. KARMUHIL

Research Scholar, Barathidasan University, Srimad Andavan Arts & Science College, Tiruchirappalli, Tamilnadu, India

### ABSTRACT

A well functioning organization is the product of its healthy, committed and motivated employees, who can be termed as 'engaged employees'. Engagement takes place when employees are committed to their job. They are interested and indeed excited about what they do. It involves loyalty, faith and pride in the organization, a willingness to advocate for his organization and a sense of personal responsibility. Hence an attempt is made to study the Employee Engagement of banks.

**KEYWORDS:** Employee Engagement Banks, Factors

### INTRODUCTION

The current global financial meltdown has done more than just adversely affect corporate statistics and share prices. The deep rooted implications of the economic slowdown have crept into the daily lives of thousands of employees, working (or laid-off) across the major sectors in India. Organizations should increasingly convert from traditionalism to the contemporary learning and individualized corporations. With growing opportunity and greater flow of information, employees today want to be in the best workplaces handling the best suited responsibilities and enjoy greater autonomy. Un- distending employee needs must, thus, occupy the centre stage not only for the HR team but also the immediate bosses. Often, problems emanate from the growing distance between superiors and subordinates, longer chain of communication and lack of sufficient opportunity to be involved in critical work processes and decision making.

Organizations should increasingly convert from traditionalism to the contemporary learning and individualized corporations. With growing opportunity and greater flow of information, employees today want to be in the best workplaces handling the best suited responsibilities and enjoy greater autonomy. Understanding employee needs must, thus, occupy the centre stage not only for the HR team but also the immediate bosses. Often, problems emanate from the growing distance between superiors and subordinates, longer chain of communication and lack of sufficient opportunity to be involved in critical work processes and decision making. Companies who are better able to en- gage their people also deliver better business performance and return to shareholders. Thus, employee engagement at all levels must not only be encouraged but also rewarded.

### Scope of the Study

This study is made in Karur Vysya Bank, Indian bank, Indian Overseas bank, Canara bank, and State Bank of India. The factors taken into study are " Role in bank", "work environment", "Relationship with immediate supervisor", "Training and development ", "pay and benefits" and overall opinion.

### Statement of the Problem

For past several years, 'Employee Engagement' has been a hot topic in the corporate circles. It is a buzz word that employers think they understand, but face difficulties and challenges while practicing. Many organizations copy 'Employee Engagement' activities from the best practices, looking at the benefits enjoyed by their competitors; However, most lose track after a few strides ahead. 'Employee Engagement' cannot be a cosmetic intervention in enhancing commitment towards job, motivation or productivity.

According to Saks (2006)<sup>(11)</sup>, the good way for employees to repay their organizations is through their level of engagement. Employees will choose whether or not to engage themselves in relation to the resources they got from their organization. This perception shows a reciprocal relationship between the supports organization give to their employees and employees' willingness to make the most of their individual and team performance. Hence an attempt is made to study the factors affecting employee engagement in bank.

The best resources to any organization is always its human resources, the attainment of workplace with high calibre employees are the key to success & the way to set competitive advantage in the global scenario. A well functioning organization is the product of its healthy, committed and motivated employees, who can be termed as 'engaged employees'. Engagement takes place when employees are committed to their job. They are interested and indeed excited about what they do. It involves loyalty, faith and pride in the organization, a willingness to advocate for his organization and a sense of personal responsibility.

### Objectives of the Study

- To find the factors influencing employee engagement of bank.
- To study the relationship between personal profile and employee engagement of bank.

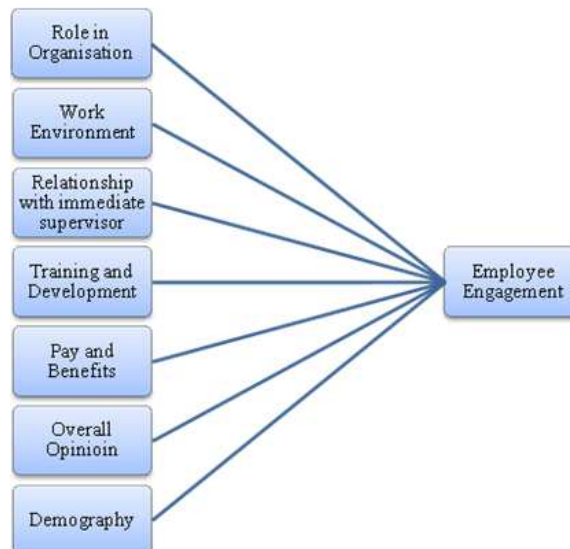
### Hypothesis

- **H1**= There is no significant association between age of the respondents and their overall affecting on employee engagement
- **H2**=There is no significant difference between gender of the respondents and their overall affecting on employee engagement
- **H3**=There is no significant difference between marital status of the respondents and their overall affecting on employee engagement
- **H4**=There is no significant difference between educational qualification of the respondents and their overall affecting on employee engagement
- **H5**=There is no significant difference between income of the respondents and their overall affecting on employee engagement
- **H6**=There is no significant difference between experience of the respondents and their overall affecting on employee engagement

## Methodology

This section describes the methodology which includes the collection of data, the construction of questionnaire and the pre-test, the sampling size and fieldwork and the framework of analysis.

## Conceptual Model



**Table 1: Reliability Analysis**

Dimensions	No of Statement	Cronbach Alpha Value
Role at this bank	10	0.725
Work Environment	6	0.698
Relationship with Supervisor	9	0.688
Training and Development	9	0.713
Pay and Benefits	11	0.741
General	4	0.713
Overall Employee Engagement	36	0.711

Cronbach's alpha is the most widely used method to test the reliability and validity. Any value more than 0.6 for the scale is reliable. Alpha value lies between 0.688 to 0.741 which is acceptable and therefore reliable.

## Collection of Data

The study is based on both primary and secondary data. The primary data were collected from the bank employees in public and private sector banks directly with the help of a structured questionnaire. Secondary data were collected from journals and websites.

## Construction of Questionnaire

The questionnaire used for the study consists of two parts. The first part relates to the demographic and other variables of the bank employees. To find out the employee engagement, the researcher have developed their own scale.

## Sampling Size and Fieldwork

The present study has been carried out in Tiruchirappalli area which covers, Karur Vysya Bank, Indian Overseas Bank, Oriental bank, State Bank of India, Indian Bank. 50 samples from both public sector banks were selected at random by adopting convenient sampling technique. The field work for the study was conducted during January and Feb 2014.

## Tools

Data collected are analysed through SPSS package and tools used are t-test, chi-square and one way ANNOVA.

**Table 2: I Would Recommend My Bank Products/Services to a Friend**

Opinion	No. of Respondents (n=50)	Percentage (100%)
Strongly Disagree	3	6.0
Disagree	3	6.0
No opinion	9	18.0
Agree	19	38.0
Strongly Agree	16	32.0
<b>Total</b>	<b>50</b>	<b>100.0</b>

Source: Primary Data

**Table 2:** Shows that 38% of the respondents agree the statement – “I would recommend my bank services to a friend” and 6% of the respondents each are Strongly disagree and disagree the above statement.

**38% of the respondents agree the statement – “I would recommend my bank services to a Friend”.**

**Table 3: I Would Recommend Employment at My Bank to a Friend**

Opinion	No. of Respondents (n=50)	Percentage (100%)
Strongly Disagree	5	10.0
Disagree	4	8.0
No opinion	5	10.0
Agree	16	32.0
Strongly Agree	20	40.0
<b>Total</b>	<b>50</b>	<b>100.0</b>

Source: Primary Data

**Table 3:** Shows that 40% of the respondents Strongly agree the statement – “I would recommend employment at my bank to a friend” and 8% of the respondents disagree the above statement.

**40% of the respondents strongly agree the statement – “I would recommend employment at my bank to a friend”.**

**Table 4: Various Dimensions of Affecting on Employee Engagement**

Various Dimensions of Affecting on Employee Engagement	Low	High	Min	Max	Median	S.D	Mean
Role at this bank	21 (42%)	29 (58%)	22	49	40.50	7.313	38.56
Work environment	18 (36%)	32 (64%)	8	30	24.00	5.696	22.26
Relationship with supervisor	23 (46%)	27 (54%)	10	35	28.00	6.047	26.00
Training and development	19 (38%)	31 (62%)	17	43	36.00	7.595	33.10
Pay and benefits	19 (38%)	31 (62%)	16	51	43.00	7.566	41.16
in General	19 (38%)	31 (62%)	6	20	16.50	3.447	15.44
Overall affecting on employee engagement	18 (36%)	32 (64%)	87	218	187.00	33.294	176.52

Source: Compiled Primary data

**Table 4:** Show that the most important factor influencing employee engagement is “Pay and Benefits” (Mean = 41.16) followed by “Role at Bank” (Mean= 38.56), “Training and Development” (Mean= 33.10). The least important factor is “In General” (Mean=15.44).

**Table 5: Association between Age of the Respondents and Their Overall Affecting on Employee Engagement**

Various Dimensions of Affecting on Employee Engagement	Age					Statistical Inference
	Below 20yrs (n=11)	21to30yrs (n=24)	31 to 40yrs (n=10)	Above 40yrs (n=5)	Total (n=50)	
<b>Role at this Bank</b>						
Low	9 (81.8%)	7 (29.2%)	4 (40%)	1 (20%)	21(42%)	X <sup>2</sup> =9.792 Df=3 .020<0.05 Significant
High	2 (18.2%)	17 (70.8%)	6 (60%)	4 (80%)	29 (58%)	
<b>Work Environment</b>						
Low	6 (54.5%)	6(25%)	4(40%)	2 (40%)	18 (36%)	X <sup>2</sup> =3.007 Df=3 .391>0.05 Not Significant
High	5 (45.5%)	18 (75%)	6 (60%)	3 (60%)	32 (64%)	
<b>Relationship with Supervisor</b>						
Low	7(63.6%)	7 (29.2%)	5 (50%)	4 (80%)	23 (46%)	X <sup>2</sup> =6.506 Df=3 .089>0.05 Not Significant
High	4 (36.4%)	17(70.8%)	5(50%)	1 (20%)	27 (54%)	
<b>Training and Development</b>						
Low	7 (63.6%)	5 (20.8%)	6 (60%)	1 (20%)	19 (38%)	X <sup>2</sup> =8.812 Df=3 .032<0.05 Significant
High	4 (36.4%)	19 (79.2%)	4 (40%)	4(80%)	31 (62%)	
<b>Pay and Benefits</b>						
Low	7 (63.6%)	5(20.8%)	5 (50%)	2 (40%)	19 (38%)	X <sup>2</sup> =6.690 Df=3 .082>0.05 Not Significant
High	4 (36.4%)	19(79.2%)	5 (50%)	3 (60%)	31 (62%)	
<b>In General</b>						
Low	8 (72.7%)	5 (20.8%)	5(50%)	1 (20%)	19 (38%)	X <sup>2</sup> =9.931 Df=3 .019<0.05 Significant
High	3 (27.3%)	19 (79.2%)	5(50%)	4 (80%)	31 (62%)	
<b>Overall Affecting on Employee Engagement</b>						
Low	7 (63.6%)	5 (20.8%)	4(40%)	2 (40%)	18 (36%)	X <sup>2</sup> =6.147 Df=3 .105>0.05 Not Significant
High	4 (36.4%)	19 (79.2%)	6(60%)	3 (60%)	32 (64%)	

Sources: Compiled Primary Data

The above table reveals that there is no significant association between age of the respondents and their overall factors influencing on employee engagement of bank, because, the calculated value is greater than table value (p>0.05).

**Table 6: T-Test Difference between Gender of the Respondents and their Overall Affecting on Employee Engagement**

Gender	Mean	S.D	Statistical Inference
<b>Role at this Bank</b>			
Male (n=25)	37.80	7.746	T=-.731 Df=48 .468>0.05 Not Significant
Female (n=25)	39.32	6.927	
<b>Work Environment</b>			
Male (n=25)	21.32	6.019	T=-1.171 Df=48 .247>0.05 Not Significant
Female (n=25)	23.20	5.307	
<b>Relationship with Supervisor</b>			
Male (n=25)	25.84	5.984	T=-.185 Df=48 .854>0.05 Not Significant
Female (n=25)	26.16	6.229	
<b>Training and Development</b>			
Male (n=25)	34.04	6.937	T=.873 Df=48 .387>0.05 Not Significant
Female (n=25)	32.16	8.234	
<b>Pay and Benefits</b>			
Male (n=25)	41.40	7.422	T=.222 Df=48 .825>0.05 Not Significant
Female (n=25)	40.92	7.852	
<b>In General</b>			
Male (n=25)	15.16	3.613	T=-.570 Df=48 .571>0.05 Not Significant
Female (n=25)	15.72	3.323	
<b>Overall Affecting on Employee Engagement</b>			
Male (n=25)	175.56	32.769	T=-.202 Df=48 .841>0.05 Not Significant
Female (n=25)	177.48	34.459	

Sources: Compiled primary data

The above table reveals that there is no significant difference between gender of the respondents and their overall factors influencing on employee engagement. Hence, the calculated value greater than table value ( $p>0.05$ ).

Table also shows that the factors 'Role at this bank', (mean=39.32), 'work environment' (mean = 23.20), 'Relationship with supervisor' (mean=26.16), and 'In general' (mean=15.72) are high for female respondents. But the factors – 'Training and Development' (mean=34.05) and 'pay and benefits' (mean=41.40) are high for male respondents.

There is no significant difference between the factors-'Role at this bank ( $P=.468$ ), 'Work environment' ( $P=.247$ ), Relationship with supervisor' ( $P=.854$ ), 'Training and Development' ( $P=.378$ ), 'Pay and benefits' ( $P=.85$ ) and 'In General' ( $P=.571$ ) and overall employee engagement of banks. The above table reveals that there is no significant difference between gender of the respondents and their overall affecting on employee engagement. Hence, the calculated value greater than table value ( $p>0.05$ ). So the research hypothesis is rejected and the null hypothesis is accepted.

**Table 7: T-Test: Difference between Marital Status of the Respondents and Their Overall Affecting on Employee Engagement**

Marital status	Mean	S.D	Statistical inference
<b>Role at this Bank</b>			
<i>Married (n=26)</i>	40.88	6.276	T=2.457 Df=48 .018<0.05 Significant
<i>Unmarried (n=24)</i>	36.04	7.641	
<b>Work Environment</b>			
<i>Married (n=26)</i>	22.92	5.215	T=.854 Df=48 .397>0.05 Not Significant
<i>Unmarried (n=24)</i>	21.54	6.206	
<b>Relationship with Supervisor</b>			
<i>Married (n=26)</i>	26.31	5.113	T=.371 Df=48 .712>0.05 Not Significant
<i>Unmarried (n=24)</i>	25.67	7.020	
<b>Training and Development</b>			
<i>Married (n=26)</i>	33.46	7.643	T=.347 Df=48 .730>0.05 Not Significant
<i>Unmarried (n=24)</i>	32.71	7.687	
<b>Pay and Benefits</b>			
<i>Married (n=26)</i>	41.62	7.009	T=.439 Df=48 .662>0.05 Not Significant
<i>Unmarried (n=24)</i>	40.67	8.250	
<b>In General</b>			
<i>Married (n=26)</i>	16.08	3.322	T=1.372 Df=48 .176>0.05 Not Significant
<i>Unmarried (n=24)</i>	14.75	3.517	
<b>Overall Affecting on Employee Engagement</b>			
<i>Married (n=26)</i>	181.27	29.599	T=1.051 Df=48 .299>0.05 Not Significant
<i>Unmarried (n=24)</i>	171.38	36.826	

**Sources:** Compiled primary data

The above table reveals that there is no significant difference between marital status of the respondents and their overall affecting on employee engagement. Hence, the calculated value greater than table value ( $p>0.05$ ).

Table also shows that –the factors 'Role at this bank' (mean=40.88), 'Work environment' (mean=22.92), 'Relationship with supervisor' (mean=26.31) 'Training and development' (mean=33.46), 'Pay and benefits' (mean=41.62), 'In General' (mean=16.08) are high for married respondents.

There is a significant difference between 'Role at this bank' ( $P=.018$ ) and Overall employee engagement of bank. But there is no significant difference 'work environment' ( $p=.397$ ), 'Relationship with supervisor' ( $P=.712$ ), 'Training and development' ( $P=.730$ ) 'Pay and benefits' ( $P=.662$ ) and 'In general' ( $P=.176$ ) and Overall employee engagement ( $P=.299$ ).

**Table 8: One Way ANOVA Difference between Educational Qualification of the Respondents and Their Overall Affecting on Employee Engagement**

Educational Qualification	Mean	S.D	SS	Df	MS	Statistical Inference
<b>Role at this Bank</b>						
Between Groups			610.641	3	203.547	F=4.659 .006<0.05 Significant
<i>Below Hsc (n=7)</i>	30.00	5.354				
<i>Degree/Diploma (n=15)</i>	40.33	7.761				
<i>PG (n=26)</i>	39.92	6.305				
<i>Professional (n=2)</i>	37.50	.707				
Within Groups			2009.679	46	43.689	
<b>Work Environment</b>						
Between Groups			229.497	3	76.499	F=2.587 .064>0.05 Not Significant
<i>Below Hsc (n=7)</i>	17.71	5.794				
<i>Degree/Diploma (n=15)</i>	21.47	6.791				
<i>PG (n=26)</i>	23.96	4.521				
<i>Professional (n=2)</i>	22.00	1.414				
Within Groups			1360.123	46	29.568	
<b>Relationship with Supervisor</b>						
Between Groups			147.254	3	49.085	F=1.373 .263>0.05 Not Significant
<i>Below Hsc (n=7)</i>	22.00	5.944				
<i>Degree/Diploma (n=15)</i>	26.20	6.763				
<i>PG (n=26)</i>	27.08	5.614				
<i>Professional (n=2)</i>	24.50	2.121				
Within Groups			1644.746	46	35.755	
<b>Training and Development</b>						
Between Groups			327.413	3	109.138	F=2.009 .126>0.05 Not Significant
<i>Below Hsc (n=7)</i>	27.00	8.622				
<i>Degree/Diploma (n=15)</i>	33.07	7.732				
<i>PG (n=26)</i>	34.62	6.923				
<i>Professional (n=2)</i>	35.00	4.243				
Within Groups			2499.087	46	54.328	
<b>Pay and Benefits</b>						
Between Groups			382.226	3	127.409	F=2.419 .078>0.05 Not Significant
<i>Below Hsc (n=7)</i>	34.57	7.345				
<i>Degree/Diploma (n=15)</i>	42.93	5.982				
<i>PG (n=26)</i>	42.08	7.975				
<i>Professional (n=2)</i>	39.00	2.828				
Within Groups			2422.494	46	52.663	
<b>In General</b>						
Between Groups			101.871	3	33.957	F=3.251 .030<0.05 Significant
<i>Below Hsc (n=7)</i>	12.00	2.708				
<i>Degree/Diploma (n=15)</i>	15.67	4.186				
<i>PG (n=26)</i>	16.27	2.706				
<i>Professional (n=2)</i>	15.00	2.828				
Within Groups			480.449	46	10.445	
<b>Overall Affecting on Employee Engagement</b>						
Between Groups			9329.872	3	3109.957	F=3.180 .033<0.05 Significant
<i>Below Hsc (n=7)</i>	143.29	30.543				
<i>Degree/Diploma (n=15)</i>	179.67	35.942				
<i>PG (n=26)</i>	183.92	29.054				
<i>Professional (n=2)</i>	173.00	14.142				
Within Groups			44986.608	46	977.970	

Sources: Compiled primary data

The above table reveals that there is a significant difference between educational qualification of the respondents and their overall affecting on employee engagement. Hence, the calculated value less than table value ( $p < 0.05$ ). Table also reveals that there is a significant difference between the factors 'Role at this bank' ( $P = .006$ ), 'In general' ( $P = .030$ ) and overall employee engagement of bank. But there is no significant difference 'Work environment' ( $P = .064$ ), 'Relationship with supervisor' ( $P = .263$ ) 'Training and development' ( $P = .126$ ) and 'Pay and benefits' ( $P = .078$ ) and overall employee



engagement.

**Table 9: One Way ANOVA Difference between Income of the Respondents and Their Overall Affecting on Employee Engagement**

Income	Mean	S.D	SS	Df	MS	Statistical Inference
<b>Role at this Bank</b>						
Between Groups			85.000	3	28.333	F=.514 .675>0.05 Not Significant
Upto Rs.50000 (n=6)	39.00	7.376				
Rs.50001 to 100000 (n=5)	36.60	8.295				
Rs.100001 to Rs.200000 (n=27)	39.86	7.253				
Rs.200001 & above (n=17)	37.29	7.431				
Within Groups			2535.320	46	55.116	
<b>Work Environment</b>						
Between Groups			129.829	3	43.276	F=1.364 .266>0.05 Not Significant
Upto Rs.50000 (n=6)	25.00	4.099				
Rs.50001 to 100000 (n=5)	19.40	8.081				
Rs.100001 to Rs.200000 (n=27)	23.14	4.683				
Rs.200001 & above (n=17)	21.00	6.393				
Within Groups			1459.791	46	31.735	
<b>Relationship with Supervisor</b>						
Between Groups			46.894	3	15.631	F=.412 .745>0.05 Not Significant
Upto Rs.50000 (n=6)	25.17	6.494				
Rs.50001 to 100000 (n=5)	24.40	8.142				
Rs.100001 to Rs.200000 (n=27)	27.05	5.802				
Rs.200001 & above (n=17)	25.41	5.927				
Within Groups			1745.106	46	37.937	
<b>Training and Development</b>						
Between Groups			33.619	3	11.206	F=.185 .906>0.05 Not Significant
Upto Rs.50000 (n=6)	34.83	8.864				
Rs.50001 to 100000 (n=5)	32.40	9.044				
Rs.100001 to Rs.200000 (n=27)	33.41	7.866				
Rs.200001 & above (n=17)	32.29	6.953				
Within Groups			2792.881	46	60.715	
<b>Pay and Benefits</b>						
Between Groups			139.350	3	46.450	F=.802 .499>0.05 Not Significant
Upto Rs.50000 (n=6)	44.83	4.579				
Rs.50001 to 100000 (n=5)	41.60	7.470				
Rs.100001 to Rs.200000 (n=27)	41.45	8.337				
Rs.200001 & above (n=17)	39.35	7.407				
Within Groups			2665.370	46	57.943	
<b>In General</b>						
Between Groups			39.733	3	13.244	F=1.123 .350>0.05 Not Significant
Upto Rs.50000 (n=6)	16.67	1.751				
Rs.50001 to 100000 (n=5)	14.40	5.413				
Rs.100001 to Rs.200000 (n=27)	16.09	2.893				
Rs.200001 & above (n=17)	14.47	3.826				
Within Groups			542.587	46	11.795	
<b>Overall Affecting on Employee Engagement</b>						
Between Groups			1985.709	3	661.903	F=.582 .630>0.05 Not Significant
Upto Rs.50000 (n=6)	185.50	28.473				
Rs.50001 to 100000 (n=5)	168.80	41.487				
Rs.100001 to Rs.200000 (n=27)	181.00	33.851				
Rs.200001 & above (n=17)	169.82	32.909				
Within Groups			52330.771	46	1137.625	

Sources: Compiled primary data



The above table reveals that there is no significant difference between income of the respondents and their overall affecting on employee engagement. Hence, the calculated value greater than table value ( $p > 0.05$ ).

Table also shows that there is no significant difference between the factors ‘Role of this bank’ ( $P = .675$ ) ‘Work environment’ ( $P = .266$ ) ‘Relationship with supervisor’ ( $P = .745$ ), ‘Training and development’ ( $P = .906$ ) ‘Pay and benefits’ ( $P = .499$ ) and ‘In general’ ( $P = .350$ ) towards income and overall employee engagement.

**Table 10: One Way ANOVA Difference between Experience of the Respondents and Their Overall Affecting on Employee Engagement**

Experience	Mean	S.D	SS	Df	MS	Statistical Inference
<b>Role at this Bank</b>						
Between Groups			62.902	2	31.451	F=.578 .565>0.05 Not Significant
Below 2yrs (n=18)	39.00	7.029				
3 to 5yrs (n=22)	37.41	8.348				
6yrs & above (n=10)	40.30	5.314				
Within Groups			2557.418	47	54.413	
<b>Work Environment</b>						
Between Groups			31.924	2	15.962	F=.482 .621>0.05 Not Significant
Below 2yrs (n=18)	21.61	5.564				
3 to 5yrs (n=22)	22.09	6.279				
6yrs & above (n=10)	23.80	4.756				
Within Groups			1557.696	47	33.142	
<b>Relationship with Supervisor</b>						
Between Groups			5.398	2	2.699	F=.071 .932>0.05 Not Significant
Below 2yrs (n=18)	25.78	6.330				
3 to 5yrs (n=22)	26.36	6.835				
6yrs & above (n=10)	25.60	3.718				
Within Groups			1786.602	47	38.013	
<b>Training and Development</b>						
Between Groups			6.925	2	3.463	F=.058 .944>0.05 Not Significant
Below 2yrs (n=18)	33.22	8.503				
3 to 5yrs (n=22)	32.73	7.983				
6yrs & above (n=10)	33.70	5.293				
Within Groups			2819.575	47	59.991	
<b>Pay and Benefits</b>						
Between Groups			2.791	2	1.395	F=.023 .977>0.05 Not Significant
Below 2yrs (n=18)	41.28	8.477				
3 to 5yrs (n=22)	40.91	7.374				
6yrs & above (n=10)	41.50	6.980				
Within Groups			2801.929	47	59.616	
<b>In General</b>						
Between Groups			23.185	2	11.592	F=.974 .385>0.05 Not Significant
Below 2yrs (n=18)	15.44	3.399				
3 to 5yrs (n=22)	14.86	3.883				
6yrs & above (n=10)	16.70	2.263				
Within Groups			559.135	47	11.896	
<b>Overall Affecting on Employee Engagement</b>						
Between Groups			360.989	2	180.495	F=.157 .855>0.05 Not Significant
Below 2yrs (n=18)	176.33	36.406				
3 to 5yrs (n=22)	174.36	36.489				
6yrs & above (n=10)	181.60	19.614				
Within Groups			53955.491	47	1147.989	

Sources: Compiled primary Data

The above table reveals that there is no significant difference between experience of the respondents and their overall affecting on employee engagement. Hence, the calculated value greater than table value ( $p > 0.05$ ).

Table also shows that there is no significant difference between the factors 'Role at this bank' ( $P = .565$ ) 'Work environment' ( $P = .621$ ) 'Relationship with supervisor' ( $P = .932$ ) 'Training and development' ( $P = .944$ ) 'Pay and benefits' ( $P = .977$ ) and 'In general' ( $P = .385$ ) and overall employee engagement ( $P = .855$ )

**Table 11: Association between Various Dimensions of Affecting on Employee Engagement of the Respondents and Their Overall Affecting on Employee Engagement**

Various Dimensions of Affecting On Employee Engagement	Overall Affecting On Employee Engagement						Statistical Inference
	Low		High		Total		
	(n=18)	(100%)	(n=32)	(100%)	(n=50)	(100%)	
<b>Role at this Bank</b>							
Low	17	94.4%	4	12.5%	21	42.0%	$X^2=31.755$ Df=1 .000<0.05 Significant
High	1	5.6%	28	87.5%	29	58.0%	
<b>Work Environment</b>							
Low	16	88.9%	2	6.3%	18	36.0%	$X^2=34.146$ Df=1 .000<0.05 Significant
High	2	11.1%	30	93.8%	32	64.0%	
<b>Relationship with Supervisor</b>							
Low	17	94.4%	6	18.8%	23	46.0%	$X^2=26.572$ Df=1 .000<0.05 Significant
High	1	5.6%	26	81.3%	27	54.0%	
<b>Training and Development</b>							
Low	17	94.4%	2	6.3%	19	38.0%	$X^2=38.033$ Df=1 .000<0.05 Significant
High	1	5.6%	30	93.8%	31	62.0%	
<b>Pay and Benefits</b>							
Low	16	88.9%	3	9.4%	19	38.0%	$X^2=30.915$ Df=1 .000<0.05 Significant
High	2	11.1%	29	90.6%	31	62.0%	
<b>In General</b>							
Low	16	88.9%	3	9.4%	19	38.0%	$X^2=30.915$ Df=1 .000<0.05 Significant
High	2	11.1%	29	90.6%	31	62.0%	

The above table reveals that there is a significant association between various dimensions of factors influencing on employee engagement of overall employee engagement, because the calculated value is less than table value ( $p < 0.05$ ). Table also shows that – 'There is an association between the factors 'Role at this bank' ( $P = .000$ ), 'Work environment' ( $P = .000$ ), 'Relationship with supervisor' ( $P = .000$ ), 'Training and development' ( $P = .000$ ), 'Pay and benefits' ( $P = .000$ ) and 'In general' ( $P = .000$ ) and employee engagement of banks.

## SUGGESTIONS

Four key factors in employee engagement are Strong leadership, Good line managers, Give employees a voice and Organizational integrity. Most of the respondents require training and development to be adequate. Relationship with immediate supervisor should be developed in a friendly manner. Reimbursement benefits are to be made available in a wide range. It is all about creating an environment where workers are supported and encouraged and where leaders can communicate their visions in a fair and consistent way. Good employee engagement is also about creating a good team spirit. Workers have to enjoy working in their team. "A happy worker is a more productive worker,"

## CONCLUSIONS

The study shows that the most important factor influencing employee engagement is "Pay and Benefits" followed by "Role in Bank", "Training and Development". The least important factor is "In General". "There is an association

between the factors 'Role at this bank', 'Work environment', 'Relationship with supervisor', 'Training and development', 'Pay and benefits' and 'In general' and employee engagement of banks.

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