Employee Engagement in Public and Private Banks in Four Cities of North India

A Case Study Apporach

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Abstract

The purpose of this research was to identify the explore the differences in the typical levels of involvement in public and private banks. Second, there is a notable gap in the degrees of participation at various organisational tiers banking institutions located in four cities of North India. A terrific relationship with the workforce is at the heart of employee engagement. Each company's human resources are its most precious and crucial assets. Organization should \prefer to maximise wealth through maximising its human capital. Employee Engagement at Work is a dependent variable, whereas other research variables include several forms of Personal Empowerment components (Access to Training & Career Opportunities, Workplace Culture, Organizational Communication, Leadership, Work/ life Balance) as independent variables. It's ironic that in the pursuit of wealth maximisation, people are often overlooked or treated as expendable. Previously utilised, high-quality surveys were repurposed to acquire the necessary data. Then, questionnaires were implemented using Pilot-Study approach and Cronbach alpha \coefficient acquired. The research adds a new dimension to the idea of employee involvement in financial institutions by placing the emphasis on the employees rather than the customers. The purpose of this study is to shed some insight on the numerous factors that influence employee engagement in private and public sector Banks in Andhra Pradesh. SPSS has been used to analyse the data by computing the average, standard deviation, skewness, and kurtosis. All study hypotheses were supported by the data, as determined by the results of hypothesis testing at the 95% confidence level.

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1. Introduction

Employee engagement is widely acknowledged as an important contributor to efficiency. It seems obvious that the passion and interest which fully engaged individuals bring to their job each day would be directly related to both a more cohesive workplace culture and the additional efforts, better ideas and innovations that help firms succeed. Due to the delayed economic recovery and unpredictable economic conditions, many companies have reduced their employment in recent years, making employee engagement all the more crucial as employees struggle to achieve more with the same resources. Keeping this in mind it is necessary to understand the cultural component, management and other aspects that impact employee engagement as a part of HR's strategic function. When comparing the output of highly engaged and lowly engaged teams, the value of employee engagement becomes readily apparent. The employee engagement is a large notion, but the main purpose is to explore the typical levels of involvement in public and private banks are different. Second, there is a notable gap in the degrees of participation at various organisational tiers.

2. Theoretical background

Gallup(2013) indicates that the program's emphasis on employee involvement has a significant effect on profits. According to "engaged people are the lifeblood of their firms," as stated in the study State of the American Workplace: Employee Engagement Insights for Business Leaders. The banking business is a prime example of this phenomenon.

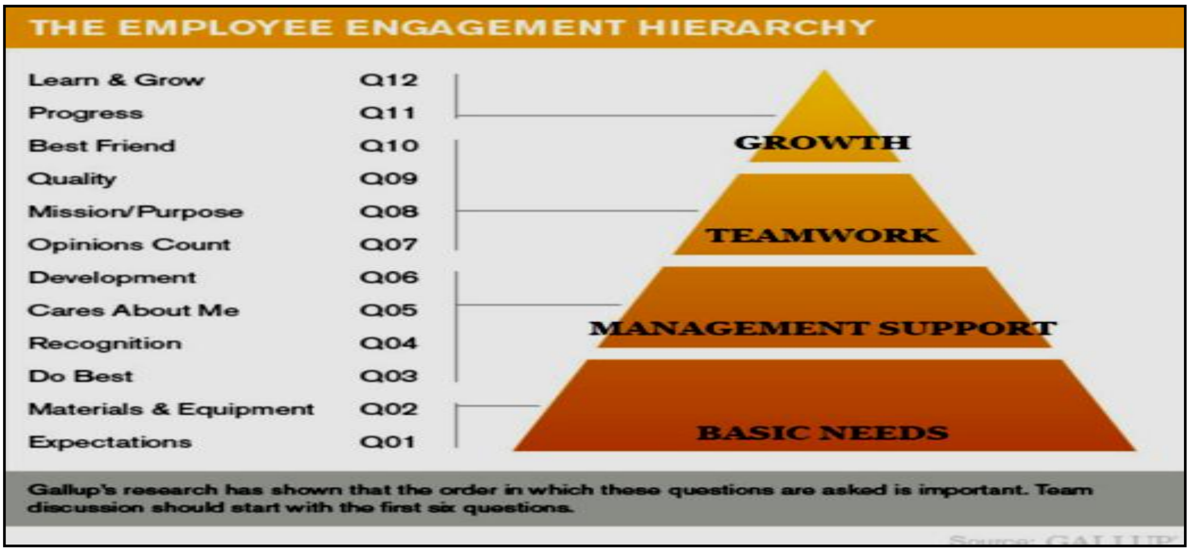

Fig 1Gallup Q12 – Employee Engagement Model

Figure 1 displays a measuring and feedback system for businesses that would use a 12-question survey to detect high levels of employee engagement and their subsequent impact on the bottom line. The survey questionnaire is developed with factors like retention, customer loyalty, profitability, productivity, and safety in mind. A. Tiwari and A. Anjum (20122) The banking system in India is a growing and important part of the country's economy. Financial institutions that are supported, nurtured, and able to flourish thanks to a progressive policy framework and a robust regulatory structure, as well as an economy that is itself strong. The banking business has had phenomenal profit growth over the past two decades. Since 2001, the Banking Sector Index has increased at a pace of 51% each year on average.

Key characteristics of organisational culture and communication that might influence employee engagement in banks were highlighted by Swatee et al. (20123). While Pradeep et al. (20114) argued that individuals look for purpose in their careers rather than their personal life, the opposite is true. Since data reveals that meaningfulness affects not just the person, but also the bottom line, this suggests that employers should be aiming to make work meaningful by discovering what matters to their workers. In addition, they theorised that employee engagement is linked to business outcomes, and that different people's perspectives, personalities, emotional states, interpersonal connections, and demographics all play a role in how productively and effectively each group works. In a case study on employee engagement: a strategy for sustainable growth, Kinjal Bhatt (20125) found that GNFC's performance, productivity, pride, and prestige improved when she encouraged workers to take ownership of their work. Whether or if an employee is invested in their work relies on their level of training, commitment, and encouragement from management. She attributes GNFC's strong employee engagement rate to the company's positive working environment, emphasis on open communication and feedback, emphasis on professional growth and advancement, competitive compensation, and other enticing benefits. A highly engaged workforce would unquestionably make a business more successful on both financial and nonfinancial factors, as was emphasised at the DCCBS of Maharashtra State (Vijayashri et. al, 20126). Staff participation is essential to any organization's progress. This research included a new dimension, employee engagement, that is rarely examined in DCCBs. The company's leadership has to realise the value of employee engagement since, contrary to the findings of other research, a strong correlation has been found between this factor and the success of a company's operations. The variables of Employee Engagement that affect the performance outcome of the firm were discovered by Bijay Kumar (20117). Recruitment, Job Design, Career Development Opportunities, Leadership, Empowerment, Equal Opportunities and Fair Treatment, Training, Development, Performance Management, Compensation, Health and Safety, Job Satisfaction, Communication, and Family-Friendly Policies were also mentioned as factors that affect employee engagement. The top contributing element employee recognition was powerful contributor more than any other aspect. Based on their findings, Sharma et al. (2010) stated that objectivity and recognition emerged as the major predictors of organisational commitment, accounting for 93.9% of the variance in organisational commitment in their private sector organisation research of employee engagement. Similarly, Career Opportunity and Pay appeared as the main predictors of employment participation. Together, these two factors accounted for just over 91% of the variation in reported levels of engagement with one's work.

Marcie Pitt et al. (2009) discovered that employees' gender (being female), household income, physical health, mental health core self-evaluation, and age indicate greater levels of employee engagement.

3. RESEARCHMETHODOLOGY

3.1 Sources of Data Collection

Both public and private banks participated in theresearch. Government and private sector leaders in banking were successfully targeted (based on performance, no. of clients, services etc.). State Bank of India (SBI), Punjab National Bank (PNB), and Bank of Baroda were among the public banks analysed in the study (BOB). ICICI Bank, HDFC Bank, and Axis Bank were all represented from the private sector. We used both main and secondary resources to compile our data. Employees were asked to fill out a standardised questionnaire that served as the primary source of information (lower, middle and managerial level). The information was compiled from secondary sources such as the Internet, printed books and journals, and periodicals devoted to finance. Four cities in Uttar Pradesh were surveyed for this data set. The following cities in Uttar Pradesh (Uttar Pradesh) were selected: Kanpur, Lucknow, Ghaziabad and Bareilly. All bank personnel, whether public and private, are included, and the cities are selected based on population density.

3.2 SamplingTechnique

Cluster sampling was employed as the method of selection for the samples. In this strategy, clusters of the population are used as the basic units of sampling. All of the items in the chosen clusters are included in the sample in a single-stage design. Each primary sampling unit has a random subsample drawn from it in a two-stage plan.

The cities of Uttar Pradesh were used to generate eight different clusters (Kanpur, Lucknow, Ghaziabadand Bareilly). In each city, a single branch from both the public and private banking sectors was analysed. These locations in several cities were chosen at random. Workers were selected from the highest, medium, and lowest echelons. Purposeful sampling was used to choose the individuals that took part.

The sample size was 200. Post scrutinizing the collected questionnaire it is found that out of 200 respondents, only 160 questionnaires were deemed to fit for further study. Hence the final samplesizeof160 was taken. The final sample sizePublic Sector Banks = 89; Private Sector Banks = 71.

4. Results and Discussion

H1Theaveragelevelofengagementin publicand privatebankswasnot thesame.

Theassumptionsofthet-testweretestedbefore itwasused.Scoreswereassessedfornormality and homoscedasticity. The Shapiro-Wilk test was used to check for normalcy.Because the p values were less than 0.05, the test of normalcy for private sector banks (p =0.117) and public sector banks (p = 0.113) was deemed to be non-significant. These resultswere expected, and the normal assumption was met. The homoscedasticity was tested usingthe Levene test, which yielded a non-significant result (p=0.268), showing that the variancesbetween the groups were not significantly different. These were the expected outcomes. Thet-test was good to run once the normality and homoscedasticity criteria were met. The t-testresulted in a significant difference of t=1.999, p=0.047, indicating that the mean differenceswere significantly different as shown in table 1. Employee engagement in private sector bankswas shown to be much higher than in public sector banks. Private-sector bank personnel weresubstantially moreengaged than public-sectorbank employees.

Table1

The mean engagement scores of public and private sector banks were compared using an independentsamplet-test.

Sector	Mean	Std. Deviation	Std. Error Mean	t-stat. (df=313)	Sig.
Private Sector Banks	80.38	12.60	1.43	1.999	0.047**
Public Sector Banks	76.15	14.41	1.54		

Note:significantatα=.05level

Because each statement evaluates a different aspect of employee engagement, each one was examined andanalyzed separately. The qualitative statistics of government and commercial sector banks for each assertion ofthe employee satisfaction scale are shown in Table 4.8. T-test results are also displayed, which show thepositionsofsector bankson every assertion.

The first statement, "At my work, I feel bursting with energy," assesses a bankemployee's perceived energy level. The mean score of private sector banks (4.801, SD =1.46) was markedly higher than the mean of public sector banks (4.01, SD = 1.695), asdetermined by a t-test (t=3.241, df=313, p=0.001). This suggests that private sector bankemployeesaremoreenergetic and enthusiasticatworkthanpublicsectorbankemployees.Although public sector banks' mean score is similarly quite high, indicating a high degreeofenergy and enthusiasm, itis muchlowerthanthatof privatesector employees.

Thesecond statement,"Ifindthework thatIdoto befullof meaningandpurpose," assessesa bank employee's perception of the utility of his or her profession. The average score ofprivate sector banks (5.23, SD = 0.925) was not substantially different from the mean scoreof public sector banks (5.03, SD = 1.342) as determined by a t-test (t = 1.103, df=313,p=0.272), implying that the effectiveness of work was regarded similarly by industry andgovernment employees. The average score implies that both government and non -governmental banks' work is quite valuable. There were no actual differences, thus thedifferencescould bedueto chance.

The third statement, "Time flies when I'm working," assesses a bank employee's perceivedengagement in their work. The mean score of private sector banks (5.06, SD = 1.036) was notstatistically different from the mean score of public sector banks (5.08, SD = 1.242) asdetermined by a t-test (t = 0.037, df=313, p=0.971), implying that private and public sectoremployees consider work engagement to be the same. The average score indicates that bothgovernmentandcommercialsectorbanksaresignificantlyinvolvedintheirwork.Therewerenoactual differences, thus thedifferences could beduetochance.

The fourth statement, At my job, I feel strong and vigorous, measures the perceived activeness at work place as perceived by bank employee. The mean score of private sector banks (4.86, SD =

1.053) was not significantly different than the mean score of public sector banks (4.57, SD = 1.468) as t-test was found to be non-significant t = 1.44, df=313, p = 0.152 suggesting that the perceived activeness of public and private sector employees at workplace were not significantly different. The mean score indicates moderate level of engagement, and the differences may be associated with chance as there were no true differences.

Thefifthstatement–Iamenthusiasticaboutmyjob,measurestheperceivedenthusiasmlevel ofbankemployee.Themeanscoreofprivatesectorbanks(5.00,SD=1.105)wassignificantly higher than the mean score of public sector banks (4.64, SD= 1.447) as t-testwasfoundtobesignificant (atα=0.10)t= 1.778,df=313, p=0.076 (butnon-significantatatα= 0.05) suggesting that the employees of private sector banks were more enthusiastic than thepublicsector employees.

Thesixthstatement –When Iamworking Iforgeteverythingelsearound me‖,measuresthe perceived involvement of employees in the work. The mean score of private sector banks(4.88, SD = 1.279) was significantly higher than the mean score of public sector banks (4.37,SD = 1.643) as t-test was found to be significant t = 2.266, df=313, p=0.025 significant atsuggesting that the employees of private sector banks were perceived to be more involved inwork as compared to employees of public sector employees. The mean scores of both bankswere moderate.

Theseventhstatement,MyJob inspiresme,measuresthe attitudeandrespectforthejob. Thejobitselfisastrongsourceofinspiration.Themeanscoreofprivatesectorbanks(4.88,SD=1.279)wassignificantlyhigherthanthemeanscoreofpublicsectorbanks(4.49,SD=1.577)ast-testwasfoundtobesignificant(atα=0.10)t=1.864,df=313,p=0.064(butnon-significantatα=0.05)suggestingthattheemployeesoftheprivatesectorbankswheremoreinspiredbytheircounterpart in publicsectorbanks.

Theeighthstatement–WhenIgetupinthemorning,Ifeellikegoingtowork‖,measuresthe willingness to go to work by the bank employee. The mean score of private sector banks(4.63, SD = 1.229) was not significantly different than the mean score of public sector banks(4.20, SD = 2.090) as t-test was found to be non-significant t = 1.64, df=313, p = 0.103suggesting that the perceived willingness of employees to go to work of public and privatesector employees was not significantly different. The mean score indicate moderate level andthedifferences maybeassociatedwith chance as therewereno truedifferences.

Theninthstatement–IfeelhappywhenIamworkingintensely,measuresthejoyofworking among bank employees. The mean score of private sector banks (5.22, SD = 0.976) was notsignificantly different from the mean score of public sector banks (4.93, SD = 1.379) as t-testwas found to be non-significant t= 1.526, df=313,p = 0.129 suggesting that the perceivedjoy of working of public and private sector employees was not significantly different. Thedifferencesmaybeassociated withchance astherewereno truedifferences.

The tenthstatement–Iamproudofthework thatIdo, measuresthepride and esteemof workamongbankemployee.Themeanscoreofprivatesectorbanks(4.81,SD= 1.406)wasnot significantly different from the mean score of public sector banks (4.93, SD = 1.429) as t-testwasfoundtobenon-significantt=-
.558,df=313,p=0.578suggestingthattheprideofworkasfeltbypublicandprivatesectoremployeeswasnots ignificantlydifferent.Thedifferencesmaybeassociatedwithchanceas therewereno truedifferences.

Theeleventhstatement–Iamimmersedinmywork,measurestheintensityofinvolvement in work among the bank employees. The mean score of private sector banks (4.79, SD =1.049) was not significantly different from the mean score of public sector banks (4.63, SD =1.322) as t-test was found to be non-significant t = -0.869, df=313, p = 0.386 suggesting thatthe intensity of involvement in work as felt by public and private sector employees was notsignificantly different. The differences may be associated with chance as there were no truedifferences.

Thetwelfthstatement, –Icancontinueworkingforverylongperiodsoftime‖,measuresthe intention to work beyond normal working hours among bank employees. The mean score ofprivate sector banks (4.45, SD=1.411) was not significantly different from the mean score ofpublic sector banks (4.46, SD =1.469) as t-test was found to be highly non significant t=-0.002, df=313, p=0.998 suggesting that intentions to work beyond normalhours amongpublicandprivatesectoremployeeswasnotsignificantthere.Thedifferencemaybeassociatedwitht hechance astherewas no true difference.

Thethirteenstatement, ―Tome,myjobischallenging,measuresthelevelofdifficultiesin hob performance as perceived by bank employee. The mean score of private sector banks(4.26, SD= 1.409) was not significantly different from the mean score of public sector banks(4.30, SD = 1.726) as t-test was found to be highly non-significant t=-0.172, df=313, p=0.864suggesting that the level of difficulty in performing job as perceived by public and privatesectoremployees was not significantly different. Thedifference maybe associated withchanceasthere was nottruedifference.

The fourteenthstatementIgetcarriedaway,whenIam working, measuresthelevelof emotionalinvolvementintheworkasperceivedbybankemployee.Themeanscoreofprivatesectorbanks(4.15,SD =1.604)wasnotsignificantlydifferentfromthemeanscoreofpublicsectorbanks(3.74,SD=1.728)ast-testwasfoundtobenon-significantt=1.605,df = 313, p = 0.11 suggesting that the level of emotional involvement in work as perceived bypublic and private sector employees was not significantly different. The differences may beassociatedwithchance as there werenotruedifferences.

The fifteenth statement At my job I am very resilient, mentally, measuresthe level of someone to think or feel better after an unpleasant event as perceived by bank employee. Themean score of private sector banks (4.42, SD = 1.134) was significantly different from themean score of public sector banks (3.95, SD = 1.778) as t-test was found to be significant t =1.994, df = 313, p = 0.043 suggesting that the level of resiliency among public sector bankemployees was significantly higher than in private sector bank employees. The differencesmaynotbeassociatedwith chanceasthere weretruedifferences.

Thesixteenthstatement Itisdifficulttodetachmyselffrommyjob,measuresthelevelof attachment with job. The mean score of private sector banks (4.40, SD = 1.39) was notsignificantly different from the mean score of public sector banks (4.36, SD = 1.406) as t-testwas found to be highly non-significant t = 0.189, df = 313, p = 0.851 suggesting that the levelof attachment with job among public and private sector employees was not significantlydifferent.Thedifferences maybeassociatedwith chanceastherewerenotruedifferences.

The mean score of private sector banks (4.53, SD = 1.136) was not significantlydifferent from the mean score of public sector banks (4.15, SD = 1.467) as t-test was found tobe non-significant at α=.05 t = 1.851, df = 313, p = 0.07 but significant at α=.10 suggestingthat the level of perseverance among private sector employees was more than public sector employees.

Sl	**Items for measuring Employee Engagement**	**Sector**	**Mean**	**SD**	**T-value**	**Significant**

1	Atmywork,IfeelburstingwithEnergy.	Private	4.81	1460		
		Public	4.01	1.695	0.001*	0.001*
2	Ifind theworkthatIdo,fullofMeaningandpurpose.	Private	5.23	0.925	0.272	0.272
		Public	5.03	1.342		
3	TimeflieswhenIamworking.	Private	5.06	1.036	0.971	0.971
		Public	5.08	1.242		
4	Atmy job,IfeelstrongandVigorous.	Private	4.86	1.053		
		Public	4.57	1.468	0.152	0.152
5	I am enthusiastic about my job.	Private	5	1.105	0.076**	0.076**
		Public	4.64	1.447		
6	WhenIamworking,IforgetEverythingelsearoundme.	Private	4.88	1.279	0.025**	0.025**
		Public	4.37	1.643		
7	My jobinspiresme.	Private	4.88	1.093	0.06**	0.06**
		Public	4.49	1.577		
8	WhenIgetupinthemorning, Ifeellikegoingtowork.	Private	4.63	1.229		
		Public	4.2	2090	0.103	0.103

9	IfeelhappywhenIamworking intensely.	Private	5.22	0.976	1.526	0.129
		Public	4.93	1.379		
10	I am proud of the work that I	Private	4.81	1.406	-0.558	0.578
		Public	4.93	1.429		
11	I am immersed in my work.	Private	4.79	1.049	0.869	0.386
		Public	4.63	1.322		
12	I can continue working for very long periods of time.	Private	4.45	1.411	0.002	0.998
		Public	4.46	1.469		
13	To me, my job is challenging.	Private	4.26	1.409	-0.172	0.864
		Public	4.3	1.726		
14	I get carried away, when I am working.	Private	4.15	1.604	1.605	0.11
		Public	3.74	1.728		
15	At my job I am very resilient, mentally.	Private	4.42	1.134	1.994	0.043**
		Public	3.95	1.778		

16	It is difficult to detach myself from my job.	Private	4.4	1.39	0.189	0.851
		Public	4.36	1.406		
17	Atmywork,Ialwayspersevere, evenwhenthingsdonotgowell.	Private	4.53	1.136	1.851	0.066**
		Public	4.15	1.467		

Table 2 Composite Score for Items responsible for measuring employee performance

**significantatp≤.01level

Hypotheses 2: Employeeengagement of at-least one of the hierarchical levelissignificantlydifferentfrom others.

Twopreliminarytestsi.e.,testofnormalityandtestofhomogeneityofvariancewereconducted. Both tests should ideally be non-significant. The assumption of normality foroverall employee engagement was assessed with a Kolmogorov-Smirnov and Shapiro-Wilktest and test was not significant, p = .14, suggesting the assumption was met. The assumptionofequalityofvariancewasassessedwithlevene’s test for equality of variances.Resultsofthetestwerenotsignificant as Levene statistics = 0.683, p = 0.507, indicating the assumption was met (pleasesee table 4.10). The results of the ANOVA were highly significant as F test was found to besignificant(at.01level)-F=7.68,p=0.001(p<.01),suggestingthatmeanswere significantlydifferentatsignificancelevelof1%shown in table 2).

The results of anova suggested that the employee engagement was different at differenthierarchical levels in banks. Employees from three different hierarchical levels were differentonengagementscore.

Table2 **ResultsofLevenetestandAnovatest**

Levene Statistic	Sig.		Sumof Squares	df	MeanSquare	F	Sig.
0.683	0.507	BetweenGroups	1432.262	2	716.131	7.68	0.001
		WithinGroups	29193.641	312	93.270		
		Total	30625.903	500			

Note:*=significantat p ≤ 0.01level;**

Further Bonferroni post hoc test revealed that the mean employee engagement score of juniorlevel employees' group was not significantly different from mean engagement score of middlelevel employees' group (p ≥.10), but significantly different from mean employee engagementscore of senior level employees group (p≤.05). Mean employee engagement score of middlelevel employee group was significantly different from mean employee engagement score ofsenior level (p ≤.10). In the nutshell, it can be said that employee engagement score of seniorlevel employees was significantly higher than other two groups i.e middle level and juniorlevel. Although the junior level employee group and middle level employee groups were notsignificantly different. The 95% confidence indicates the expected range in which populationmeandifferences are expected to lie as shown in table 3.

Table3 **ResultsofBonferroniPostHoctest**

		Mean Difference (I-J)	Std. Error	Sig.	95%ConfidenceInterval	
					Lower Bound	UpperBound
Junior	Middle	-1.56	2.39	1.00	-7.33	4.22
	Senior	-9.68	3.43	0.02	-17.99	-1.37
Middle	Junior	1.56	2.39	1.00	-4.22	7.33
	Senior	-8.12	3.73	0.09	-17.15	0.91
Senior	Junior	9.68	3.43	0.02	1.37	17.99
	Middle	8.12	3.73	0.09	-0.91	17.15

Variationin employeeengagement duetonatureofjob

Nature of job an employee has to perform affects the stress level among employee and alsoaffecttheemployeesatisfaction.Inthesubsequentsection,thevariationinemployeeengagement due to nature of job was studied. The summated score of employee engagementscale was used as the dependent variable andnature of job was treated as independentvariable or grouping variables. One-way anova was used to study the effect. SPSS version 22is used to analysethedata.
To examine the variation in employee engagement due to nature of job of employees in theorganization, one-way anova was used. In the study five different nature of jobs were treatedas groups and group means were compared using anova. Five type jobs under study wereHuman Resource, Finance, Marketing, Operations, and Customer care. The mean employeeengagement score of employees in finance was found to be highest (81.90, SD = 11.18)followedbyemployeesinmarketing(80.09,SD=13.10),followedbyoperations(77.15,SD =13.94),followedbycustomercare(73.89,SD=16.45),andleast employeeengagement scorewasobtainedbyHR employees(71.50, SD =16.79).

5. Conclusion

Psychological meaningfulness is expected to have a significant role in measuring employee engagement, according to reviews of the relevant research. In recent years, there has been an abundance of research on the factors that motivate employees to actively participate in their workplace. Despite this, there is a dearth of comparative research in the banking sector that examine the relationship between work-life balance, demographic characteristics, and engagement drivers. Increased domestic and professional obligations can easily pull workers' attention away from their jobs.

One of the defining characteristics of a good bank is the high quality of the services it provides to its customers. Investing in employee engagement by shaping workers' mindsets and actions is worthwhile since it improves productivity and delights clients. A better work-life balance, professional growth, and job security are all things that workers of a bank should be able to anticipate from their employer, and the bank should know what those things are.

Future studies might look at what motivates bank workers to stay in the industry and what factors contribute to their level of involvement. There is a lack of data since no existing model of employee engagement clearly links work-life balance or demographics to the determinants of employee engagement. An investigation can be conducted to ascertain if there is a systematic strategy for pinpointing the link between specified demographic parameters and the elements that motivate workers to become engaged in their work.

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