

DETERMINANTS OF EMPLOYEE ENGAGEMENT AND THEIR INFLUENCE ON PRODUCTIVITY: A STUDY OF WOMEN BANK EMPLOYEES IN VISAKHAPATNAM DISTRICT

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ABSTRACT

Employee engagement has emerged as a crucial determinant of productivity, service quality, and organizational sustainability, particularly in service-intensive sectors such as banking. This study examines the determinants of employee engagement and their influence on productivity among women employees in private sector banks within Visakhapatnam District. As a burgeoning financial and industrial hub, Visakhapatnam's private sector banks operate in a highly competitive environment where employee commitment significantly influences customer satisfaction and operational efficiency. Women employees constitute a substantial segment of this workforce, playing vital roles in frontline operations, administrative functions, and supervisory responsibilities.

Despite their growing participation, women employees face unique workplace challenges related to work-life balance, workload pressure, and career progression, which directly influence their engagement levels and productivity. The study utilizes primary data collected from 280 women employees in Visakhapatnam District through a structured questionnaire. The scope of the research involves a comprehensive analysis of ten demographic variables, including age, marital status, educational background, occupational status, years of service, income levels, work location, and working hours. The core conclusion indicates that higher engagement levels are strongly correlated with improved productivity, highlighting the necessity for tailored HR strategies that address the diverse needs of the female workforce. The findings emphasize that engagement is not uniform across the population but varies significantly based on demographic and organizational dimensions, requiring a localized and gender-sensitive approach to talent management.

KEYWORDS: Women Employees, Employee Engagement, Productivity, Private Sector Banks, Demographic Profile, Visakhapatnam District.

1 INTRODUCTION

Contextual Background: Employee engagement represents a deep emotional and psychological commitment that employees hold toward their work and organization. As defined by Kahn (1990), engagement is the "harnessing of organizational members' selves to their work roles," where individuals employ and express themselves physically, cognitively, and emotionally during role performances. In the modern financial landscape, Visakhapatnam has emerged as a pivotal economic center—the administrative capital and a major port city of Andhra Pradesh. The rapid growth of Special Economic Zones (SEZs) and the IT corridor in the district has spurred a surge in private banking services, making the engagement of the banking workforce a critical factor for regional economic stability.

The Role of Women in Banking: The Indian banking sector has undergone a rapid transformation driven by liberalization and digitalization. Within this dynamic environment, women have become increasingly essential to the success of private sector banks. Saks (2006) notes that the antecedents of engagement include job characteristics and perceived organizational support, both of which are vital for women who are heavily represented in frontline customer service and supervisory roles in Visakhapatnam. Their ability to manage operational efficiency while maintaining customer relationships is the cornerstone of the modern banking experience.

The Problem Statement

While their participation is increasing, women employees in Visakhapatnam's private banks face specific challenges that can impede engagement and productivity. These include the difficulty of balancing professional duties with family responsibilities, extended working hours in high-traffic urban branches, and constraints regarding career advancement. Identifying how these demographic and workplace factors intersect is essential for developing HR strategies that mitigate burnout and maximize productivity.

2. REVIEW OF LITERATURE

Kahn (1990): This seminal work established the psychological conditions of personal engagement at work. The source notes that engagement reflects an emotional and psychological commitment, a concept rooted in Kahn's definition of employees bringing their "selves" into their work roles.

Saks (2006): Focuses on the antecedents and consequences of employee engagement, providing a framework for how organizational support and job characteristics lead to higher productivity and job satisfaction.

Schaufeli & Bakker (2004): This international study examines the relationship between job demands and engagement, highlighting how resources (like supervisor support) can buffer the negative effects of high workload—a key issue for women in banking.

Harter, Schmidt, & Hayes (2002): Provides empirical evidence linking engagement to business outcomes, such as profit and customer satisfaction, which the source echoes by noting that engaged employees are critical for service quality in banking.

Guest (2017): Explores the link between human resource management and performance, arguing that HR practices must be intentionally designed to foster a climate of engagement to see tangible organizational gains.

Armstrong & Taylor (2020): Offers a comprehensive handbook on HRM practices, emphasizing that engagement is a core component of modern human resource strategy.

Dessler (2020): A standard international text on Human Resource Management that discusses how recruitment, training, and appraisal systems must align to maintain high levels of employee involvement.

Robbins & Judge (2021): Provides an organizational behavior perspective, detailing how individual and group dynamics—such as leadership and communication— influence the overall engagement levels of the workforce.

II. National and Industry-Specific Studies (India)

Reserve Bank of India (2023): This report outlines the trends and progress of banking in India, documenting the rapid transformation through digitalization and liberalization that has increased the pressure on bank employees to remain engaged and productive.

Sandhu & Sharma (2022): This study focuses specifically on employee engagement in the banking sector, identifying industry-specific drivers such as job security and technological readiness.

Paramasivan (2013): Provides a conceptual framework for women's empowerment (specifically through SHGs). While focused on the social sector, it highlights the broader context of women's socioeconomic participation in India, which informs their role in professional banking environments.

Subathra (2017): Investigates women's empowerment and entrepreneurship in the Tiruchirappalli District. This regional study provides a parallel to the source's focus on women in Coimbatore (and your focus on Visakhapatnam), illustrating the unique regional challenges women face in professional roles.

3 OBJECTIVES OF THE STUDY

The primary objectives of this research are:

1. To analyze the demographic profile of women employees working in private sector banks in Visakhapatnam District.
2. To examine the distribution of women employees across Visakhapatnam District based on age, marital status, education, occupation, experience, income, and work location.

4. RESEARCH METHODOLOGY

This study adopts a descriptive research design to provide a comprehensive overview of current workforce dynamics. The research is based on primary data collected through a structured questionnaire distributed among the female banking workforce.

- **Sample Size:** 280 women employees.
- **Target Population:** Employees working in various private sector banks across Visakhapatnam District.
- **Data Collection Tool:** A structured questionnaire covering demographic characteristics, employment details, and work patterns.
- **Analytical Methods:** Frequency and percentage analysis were employed to interpret the data and explain the demographic composition and its implications for productivity.

DEMOGRAPHIC ANALYSIS AND INTERPRETATION

Table 1: Distribution of Age Group of Women Employees

Age Group	Frequency	Percent
Below 25 years	49	17.5
25–35 years	84	30.0
36–45 years	98	35.0

Above 45 years	49	17.5
Total	280	100.0

The age-wise distribution indicates that the 36–45 age group forms the "core workforce" in Visakhapatnam's private banks, accounting for 35% of respondents. This mid-career segment typically provides the professional maturity and stability required for sustained productivity. From an HR perspective, this group's experience reduces operational error rates and enhances customer retention, which are primary drivers of branch-level productivity.

Table 2: Distribution of Marital Status

Marital Status	Frequency	Percent
Unmarried	91	32.5
Married	161	57.5
Others	28	10.0
Total	280	100.0

The majority of respondents (57.5%) are married. This suggests that a significant portion of the workforce must balance professional responsibilities with family life. For these employees, productivity is intrinsically linked to the organization's ability to provide work-life balance; without it, the psychological strain of the "dual burden" can diminish discretionary effort and overall output.

Table 3: Distribution of Educational Status

Educational Status	Frequency	Percent
Graduate	91	32.5
Postgraduate	105	37.5
Professional	63	22.5
Others	21	7.5
Total	280	100.0

The workforce is highly qualified, with 60% of women employees holding either postgraduate or professional qualifications. This highlights the knowledge-intensive nature of the banking sector in Visakhapatnam. Higher educational attainment directly correlates with a greater capacity for complex problem-solving and service-led productivity, as these employees possess the cognitive resources to handle sophisticated financial products.

Table 4: Distribution of Occupational Status

Occupational Status	Frequency	Percent
Clerk	119	42.5
Sub-staff	98	35.0

Officer	63	22.5
Total	280	100.0

There is a dominance of clerical (42.5%) and sub-staff (35.0%) roles among women employees. These positions are the engines of frontline operations. Productivity in these segments is measured by transaction speed and accuracy; therefore, engagement strategies must be tailored to reduce the monotony of operational tasks to maintain high performance levels.

Table 5: Distribution of Years of Service

Years of Service	Frequency	Percent
Less than 2 years	49	17.5
2–5 years	70	25.0
6–10 years	63	22.5
More than 10 years	98	35.0
Total	280	100.0

The data reflects high retention, with 35% of the workforce having served for more than 10 years. These experienced employees provide essential institutional knowledge. Their productivity is often reflected in their role as mentors to junior staff and their ability to maintain service consistency, which is vital for the long-term reputation of banks in the district.

Table 6: Distribution of Monthly Income

Monthly Income (₹)	Frequency	Percent
Below 25,000	49	17.5
25,001–50,000	84	30.0
50,001–75,000	84	30.0
Above 75,000	63	22.5
Total	280	100.0

Income distribution shows that 60% earn between ₹25,001 and ₹75,000, correlating with mid-to-senior responsibilities. However, the 17.5% in the "Below 25,000" bracket represents a segment that may require additional motivation and developmental support to enhance their productivity. Financial recognition remains a fundamental driver of engagement, especially for lower-income tiers.

Table 7: Distribution of Bank Location

Location	Frequency	Percent
Urban	91	32.5
Semi-urban	91	32.5

Rural	98	35.0
Total	280	100.0

Women employees are distributed almost evenly across Urban, Semi-urban, and Rural areas of Visakhapatnam. This highlights their vital role in regional financial inclusion. Productivity in rural branches often depends on local relationship-building, whereas urban productivity is driven by volume, requiring location-specific engagement tactics.

Table 8: Distribution of Employment Type

Employment Type	Frequency	Percent
Permanent	189	67.5
Contractual	91	32.5
Total	280	100.0

While permanent roles dominate (67.5%), providing job stability, a significant 32.5% are contractual. Job security is a primary antecedent to long-term organizational commitment. For contractual staff, productivity is often a tool for survival and career progression, whereas for permanent staff, it is driven by organizational loyalty.

Table 9: Distribution of Type of Office

Type of Office	Frequency	Percent
Head Office	105	37.5
Branch Office	175	62.5
Total	280	100.0

The majority (62.5%) of women work in Branch Offices. This underscores the importance of focusing engagement initiatives on customer-facing environments. Productivity at the branch level is highly dependent on teamwork and the ability to handle immediate customer demands effectively.

Table 10: Distribution of Working Hours

Working Hours per Week	Frequency	Percent
Less than 35 hours	49	17.5
36–45 hours	126	45.0
46–55 hours	70	25.0
Above 55 hours	35	12.5
Total	280	100.0

While 45% work standard hours, a notable 37.5% work more than 45 hours per week. As suggested by the job demands-resources model (Schaufeli & Bakker, 2004), excessive demands without adequate resources lead to burnout. Those working above 55 hours (12.5%)

are at high risk of declining quality and increased error rates, threatening overall branch productivity.

6. MAJOR FINDINGS

The analysis reveals several key insights regarding the women workforce in Visakhapatnam's private banking sector:

- **Core Workforce Demographics:** The 36–45 age category is the most significant group, representing the backbone of operations. Their engagement is critical for maintaining the institutional stability of the district's banking sector.
- **Work-Life Balance Needs:** The marital status of the majority (57.5%) necessitates HR policies that recognize family commitments as a prerequisite for sustained high performance.
- **Educational Correlation:** The 60% highly qualified cohort possesses significant career aspirations. Their productivity is maximized when the job provides cognitive challenges and professional growth opportunities.
- **Contractual Engagement Dynamics:** Consistent with the findings of Saks (2006), contractual employees often show high engagement levels. This is likely driven by performance pressure and the desire to secure permanent tenure within the competitive Visakhapatnam market.
- **Regional Office Dynamics:** Office type is a significant determinant of engagement style. Head Office staff benefit from direct leadership communication, whereas Branch Office staff in Visakhapatnam's high-traffic zones rely on localized teamwork and operational adaptability to maintain productivity.

7. SUGGESTIONS

To enhance productivity and engagement, the following policy recommendations are proposed for bank HR departments in Visakhapatnam:

Gender-Sensitive HR Policies: Banks should prioritize flexibility to assist married employees managing family commitments. Given Visakhapatnam's geography, implementing work-from-home options for administrative roles and providing childcare support can significantly improve long-term retention and daily focus.

Leadership & Communication: There is a need to bridge the perceived gap between Head and Branch offices. Senior management should engage in regular, transparent interactions with branch staff to ensure that employees in rural or semi-urban Visakhapatnam feel as valued and informed as those in the central administrative offices.

Inclusive Recognition: Recognition and reward systems must be transparent. It is vital to specifically appreciate the efforts of clerical and sub-staff employees, who handle the bulk of customer interactions. Formalizing "Employee of the Month" programs at the branch level can boost morale and frontline efficiency.

Segmented Engagement Strategies: HR should develop tailored paths for different segments. Contractual staff require clearer pathways to permanency and skill certifications. For employees working long hours, banks should implement workload rationalization and wellness initiatives to prevent the productivity decline associated with burnout.

8. CONCLUSION

The study concludes that women employees in Visakhapatnam's private banks are a diverse, highly qualified, and experienced workforce. Their productivity is intrinsically linked to demographic-specific engagement needs. Factors such as age, marital status, and work location are critical drivers of how employees interact with their roles. To ensure sustainable organizational performance in this vital financial hub, banks must institutionalize structured engagement frameworks that prioritize leadership support, career development, and employee well-being.

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