

## **WOMEN EMPLOYEE ENGAGEMENT AND ITS IMPACT ON PRODUCTIVITY IN PRIVATE SECTOR BANKS: AN EMPIRICAL STUDY IN COIMBATORE CITY**

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### **ABSTRACT**

*Employee engagement has emerged as one of the most critical determinants of organizational effectiveness in contemporary business environments, particularly within service-oriented industries such as banking. In the Indian banking sector, private sector banks operate under intense competitive pressure, rapid technological change, and heightened customer expectations, making employee engagement a strategic imperative. Women employees constitute a substantial and increasingly important segment of the workforce in private sector banks, contributing significantly to customer service delivery, operational efficiency, and digital banking initiatives. However, women employees often face unique workplace challenges related to work-life balance, workload pressure, limited career advancement opportunities, role conflict, and perceived inequities, which may influence their engagement and productivity levels. The present study aims to examine the level of employee engagement among women employees working in private sector banks in Coimbatore city and to analyze its impact on productivity-related outcomes. The study adopts a descriptive and analytical research design and is based on primary data collected from 280 women employees through a structured questionnaire. Statistical tools such as descriptive statistics, chi-square test, independent sample t-test, one-way ANOVA, correlation analysis, and multiple regression analysis were employed to examine the relationship between engagement drivers and productivity outcomes. The findings reveal that leadership effectiveness, communication clarity, perceived fairness, recognition, training, career development opportunities, and organizational culture significantly influence employee engagement. The study further establishes a strong positive relationship between employee engagement and productivity indicators such as job satisfaction, customer service effectiveness, teamwork, and adaptability. The paper concludes with practical and policy-oriented suggestions for enhancing women employee engagement through inclusive, gender-sensitive human resource practices in private sector banks.*

**KEYWORDS:** Employee Engagement; Women Employees; Productivity; Private Sector Banks; Organizational Performance; Banking Industry

### **INTRODUCTION**

Employee engagement has gained considerable attention in human resource management literature and practice over the last two decades due to its significant influence on organizational performance, employee retention, and long-term sustainability. Unlike traditional concepts such

as job satisfaction or organizational commitment, employee engagement represents a deeper and more comprehensive psychological connection between employees and their work roles. It reflects the extent to which employees invest their physical, emotional, and cognitive energies into their jobs, thereby contributing proactively to organizational goals.

In service-intensive industries such as banking, the role of employee engagement becomes even more critical. Banking services are largely intangible and depend heavily on employee behavior, competence, and attitude. Employees serve as the primary interface between banks and customers, and their engagement directly affects service quality, customer satisfaction, and organizational reputation. Engaged employees are more likely to demonstrate initiative, adaptability, and resilience in dynamic work environments.

The Indian banking sector has undergone significant transformation following economic liberalization, technological advancement, and regulatory reforms. Private sector banks, in particular, have emerged as key players in the financial system, characterized by advanced digital infrastructure, customer-centric strategies, and performance-driven organizational cultures. These banks operate in a highly competitive environment where efficiency, innovation, and service differentiation are essential for survival and growth.

Women employees play a crucial role in the functioning of private sector banks. They are employed across clerical, operational, supervisory, and managerial roles and contribute extensively to customer handling, branch operations, loan processing, and digital banking services. Despite their growing participation, women employees often face distinct challenges in the workplace. Issues such as work-life imbalance, role overload, limited leadership opportunities, safety concerns, and perceived gender bias can adversely affect their engagement levels and productivity. Coimbatore city, one of the major commercial and industrial centers in Tamil Nadu, hosts a large number of private sector bank branches catering to urban, semi-urban, and rural customers. The city provides an appropriate setting to examine women employee engagement in private sector banks due to its diverse banking operations and workforce composition. Against this backdrop, the present study seeks to analyze the level of employee engagement among women employees in private sector banks in Coimbatore city and to assess its impact on productivity outcomes.

### **CONCEPTUAL FRAMEWORK OF EMPLOYEE ENGAGEMENT**

Employee engagement is a multidimensional construct that encompasses emotional, cognitive, and behavioral components. Emotionally engaged employees experience positive feelings toward their work and organization, cognitively engaged employees are mentally focused and committed to their tasks, and behaviorally engaged employees exhibit discretionary effort and proactive behavior.

The conceptual framework of the present study views employee engagement as an outcome of several organizational and individual drivers, including leadership quality, communication effectiveness, perceived fairness, recognition, training and development opportunities, career growth, work environment, and organizational culture. These drivers collectively shape employees' perceptions, attitudes, and psychological attachment to the organization.

Productivity, in this study, is conceptualized not merely in terms of output quantity but as a composite outcome reflected through job satisfaction, customer service effectiveness, teamwork, and adaptability to change. The framework assumes that higher levels of employee engagement lead to enhanced productivity outcomes. Demographic and organizational variables such as age, education, designation, experience, employment type, and office location are treated as moderating factors influencing engagement levels.

### **REVIEW OF LITERATURE**

The concept of employee engagement was initially introduced to explain the extent to which employees are psychologically present in their work roles. Subsequent studies have expanded the construct to include emotional attachment, involvement, and willingness to contribute beyond formal job requirements. Empirical research consistently demonstrates that

engaged employees exhibit higher performance, lower absenteeism, reduced turnover intention, and stronger organizational commitment.

Studies conducted in the banking sector highlight the strategic importance of employee engagement due to the service-oriented nature of banking operations. Research findings suggest that leadership style, organizational support, and communication clarity significantly influence engagement levels among bank employees. Transformational leadership, in particular, has been found to foster trust, motivation, and psychological safety, thereby enhancing engagement.

Several studies emphasize the role of organizational culture and perceived fairness in shaping employee engagement. Transparent policies, equitable reward systems, and inclusive workplace practices contribute to positive employee perceptions and emotional commitment. In contrast, perceptions of injustice and favoritism negatively affect engagement and morale.

Research focusing on women employees highlights gender-specific engagement determinants. Women employees tend to value supportive leadership, recognition, flexible work arrangements, and work-life balance initiatives more strongly than their male counterparts. Studies indicate that training and career development opportunities are crucial for sustaining engagement, especially in technology-driven sectors like banking.

Recent empirical studies have established a strong link between employee engagement and productivity outcomes. Engaged employees demonstrate higher job satisfaction, improved customer handling, effective teamwork, and greater adaptability to organizational change. The literature thus confirms that employee engagement serves as a key mediator between human resource practices and productivity outcomes.

### **PROFILE OF PRIVATE SECTOR BANKS IN INDIA**

Private sector banks in India have emerged as strong competitors to public sector banks due to their operational efficiency, technological innovation, and customer-focused strategies. Banks such as HDFC Bank, ICICI Bank, Axis Bank, Kotak Mahindra Bank, and IndusInd Bank dominate the private banking landscape with robust financial performance and extensive branch networks.

These banks have invested heavily in digital banking platforms, core banking solutions, mobile applications, and customer relationship management systems. The success of these initiatives largely depends on the skills, adaptability, and engagement of employees. Employees are expected to meet high performance standards while continuously upgrading their skills to keep pace with technological changes.

Women employees contribute significantly to the performance of private sector banks, particularly in customer-facing roles and operational functions. Their engagement directly influences service quality, customer satisfaction, and branch-level productivity. Given the performance-oriented culture of private banks, understanding women employee engagement becomes essential for sustaining competitive advantage.

### **STATEMENT OF THE PROBLEM**

Despite the adoption of progressive human resource practices, employee engagement among women in private sector banks remains uneven. Women employees often face high workload pressure, limited recognition, inadequate training opportunities, and constraints in career advancement. These challenges may vary across demographic groups, employment types, and office locations.

While private sector banks emphasize productivity and efficiency, insufficient attention to engagement-related concerns can result in reduced morale, lower productivity, and higher turnover among women employees. The problem addressed in this study is to examine the factors influencing women employee engagement in private sector banks in Coimbatore city and to analyze how engagement impacts productivity outcomes.

### **OBJECTIVES OF THE STUDY**

The study is undertaken with the following objectives:

1. To analyze the demographic profile of women employees working in private sector banks in Coimbatore city.
2. To identify the major organizational drivers influencing women employee engagement.
3. To examine the relationship between employee engagement and productivity outcomes.
4. To assess variations in engagement levels across demographic and organizational variables.
5. To suggest measures for enhancing women employee engagement to improve productivity and retention.

## RESEARCH METHODOLOGY

The study adopts a descriptive and analytical research design. Primary data were collected from 280 women employees working in private sector banks in Coimbatore city using a structured questionnaire. The questionnaire consisted of three sections: demographic profile, employee engagement dimensions, and productivity-related outcomes.

Secondary data were collected from academic journals, books, banking reports, and official publications. The collected data were analyzed using statistical tools such as descriptive statistics, chi-square test, independent sample t-test, one-way ANOVA, correlation analysis, and multiple regression analysis. These tools helped identify patterns, differences, and relationships between engagement and productivity variables.

## DATA ANALYSIS AND INTERPRETATION

### Demographic Profile

The demographic analysis reveals a diverse workforce in terms of age, marital status, education, designation, experience, income, and office location. A significant proportion of respondents are married, indicating the dual responsibility of managing professional and family roles. The workforce is highly educated, with many respondents holding postgraduate and professional qualifications.

Women employees are represented across clerical, sub-staff, and officer categories, highlighting their contribution at various organizational levels. The presence of both permanent and contractual employees reflects the flexible employment practices adopted by private sector banks. The distribution across rural, semi-urban, and urban branches indicates the widespread presence of women employees across banking locations.

### Engagement Drivers

The analysis of engagement drivers indicates that leadership support, communication clarity, fairness, recognition, training, career development, and workplace culture significantly influence engagement levels. Contractual employees report relatively higher engagement scores due to job insecurity and performance pressure. Head office employees exhibit higher engagement levels compared to branch employees due to better access to leadership and development opportunities.

### Engagement and Productivity Outcomes

The results reveal a strong positive relationship between employee engagement and productivity outcomes. Higher engagement levels are associated with increased job satisfaction, improved customer handling, effective teamwork, and greater adaptability. Younger employees display higher adaptability, while experienced employees demonstrate stability in teamwork and service delivery.

## MAJOR FINDINGS

The study reveals that women employee engagement in private sector banks is influenced by a combination of demographic and organizational factors. Leadership quality, fairness, recognition, training, and career development emerge as the most critical drivers of engagement. Engagement levels vary across age groups, designations, experience levels, employment types, and office locations. Higher engagement leads to enhanced productivity outcomes, confirming the strategic importance of employee engagement.

## SUGGESTIONS

Private sector banks should adopt inclusive and gender-sensitive human resource practices to enhance women employee engagement. Transparent leadership communication, equitable appraisal systems, and structured career development pathways are essential. Training programs focusing on digital skills and leadership development should be strengthened. Work-life balance initiatives such as flexible work arrangements, wellness programs, and child-care support should be institutionalized, particularly for branch-level employees.

## CONCLUSION

The study concludes that employee engagement plays a decisive role in enhancing productivity among women employees in private sector banks. Engagement is shaped by leadership practices, organizational support, and development opportunities. By strengthening engagement-focused HR strategies, private sector banks can improve productivity, service quality, and long-term organizational sustainability.

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