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

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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. Private sector banks in India operate in a highly competitive and technologically advanced environment, where employee commitment and involvement significantly influence customer satisfaction and operational efficiency. Women employees constitute a substantial segment of the workforce in private sector banks and play a vital role in frontline operations, administrative functions, and supervisory responsibilities. Despite their growing participation, women employees often face unique workplace challenges related to work-life balance, workload pressure, career progression, and job security, which can directly influence their engagement levels and productivity. The present study examines the demographic characteristics of women employees working in private sector banks in Coimbatore city and analyses how these characteristics shape employee engagement and productivity. The study is based on primary data collected from 280 women employees using a structured questionnaire. Descriptive statistical tools are employed to analyse demographic variables such as age, marital status, education, occupational status, years of service, income, work location, employment type, office type, and working hours. The findings reveal a diverse and well-qualified female workforce distributed across various roles and locations. The study highlights the importance of demographic diversity in shaping engagement needs and emphasizes the necessity for tailored human resource strategies to enhance women employee engagement and productivity in private sector banks.

KEYWORDS: Women Employees, Employee Engagement, Productivity, Private Sector Banks, Demographic Profile, Coimbatore City

INTRODUCTION

Employee engagement has gained considerable importance in contemporary human resource management due to its strong association with productivity, employee retention, service quality, and organizational performance. Engagement goes beyond job satisfaction and reflects the emotional and psychological commitment of employees towards their work and organization. Engaged employees demonstrate higher levels of enthusiasm, dedication,

and discretionary effort, which are particularly critical in service-oriented industries such as banking.

The Indian banking sector has witnessed rapid transformation due to liberalization, digitalization, and increased competition. Private sector banks, in particular, have adopted customer-centric approaches, advanced technologies, and performance-driven cultures. In this dynamic environment, the role of employees—especially women employees—has become increasingly significant. Women employees contribute extensively to customer service, operational efficiency, and administrative coordination in private sector banks.

However, women employees often experience unique challenges such as balancing professional and personal responsibilities, extended working hours, limited recognition, and career advancement constraints. These challenges can influence their engagement levels and productivity. Understanding the demographic composition of women employees is therefore essential for designing effective engagement strategies.

Against this backdrop, the present study focuses on women employees working in private sector banks in Coimbatore city. The study analyses their demographic characteristics and discusses how these factors are relevant to employee engagement and productivity. The article is developed based on the empirical analysis presented in Chapter IV of the study.

OBJECTIVES OF THE STUDY

The major objectives of the study are:

1. To analyse the demographic profile of women employees working in private sector banks in Coimbatore city.
2. To examine the distribution of women employees based on age, marital status, education, occupation, experience, income, and work location.
3. To understand the relevance of demographic factors in shaping employee engagement and productivity.
4. To provide empirical insights for developing targeted employee engagement strategies for women employees in private sector banks.

RESEARCH METHODOLOGY

The study adopts a descriptive research design and is based on primary data collected through a structured questionnaire. The sample consists of 280 women employees working in various private sector banks in Coimbatore city. The questionnaire included items related to demographic characteristics, employment details, and work patterns.

The collected data were analysed using descriptive statistical tools such as frequency and percentage analysis. The results are presented in the form of tables with detailed interpretations to explain the demographic composition of women employees and its implications for employee engagement and productivity.

ANALYSIS AND INTERPRETATION

Demographic Profile

Table No. 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

Interpretation

The age-wise distribution shows that the largest proportion of women employees (35%) belongs to the 36–45 years age group, indicating that mid-career women form the core workforce in private sector banks. This group typically possesses experience, stability, and

professional maturity, which are essential for sustained engagement and productivity. The presence of younger employees (25–35 years) highlights adaptability and technological readiness, while the retention of employees above 45 years reflects organizational stability.

Table No. 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

Interpretation:

The majority of women employees (57.5%) are married, indicating that most employees balance professional and family responsibilities. This highlights the importance of work-life balance initiatives, flexible work arrangements, and supportive organizational policies to sustain engagement and productivity among married women employees.

Table No. 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

Interpretation:

The educational profile indicates a highly qualified workforce, with 60% of women employees holding postgraduate or professional qualifications. This reflects the knowledge-intensive nature of banking jobs and suggests that educational attainment positively influences engagement, career aspirations, and productivity.

Table No. 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

Interpretation:

A significant proportion of women employees work in clerical and sub-staff positions, highlighting their crucial role in frontline and operational banking activities. Engagement strategies must therefore address role-specific challenges, workload management, and career progression opportunities.

Table No. 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

Interpretation:

The presence of a large proportion of long-tenured employees indicates strong retention in private sector banks. Experienced employees contribute institutional knowledge and service consistency, emphasizing the need for sustained engagement and recognition practices.

Table No. 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

Interpretation:

The income distribution reflects career progression and financial stability among women employees. Employees in higher income groups may exhibit stronger engagement due to recognition and responsibility, while lower-income employees may require additional motivation and development support.

Table No. 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

Interpretation:

Women employees are evenly distributed across rural, semi-urban, and urban branches, indicating their vital role in financial inclusion and customer outreach across regions. Location-specific engagement strategies are essential to address contextual challenges.

Table No. 8
Distribution of Employment Type

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

Interpretation:

The dominance of permanent employment reflects job stability, while the presence of contractual employees highlights the need for inclusive engagement practices that address job insecurity and career growth.

Table No. 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

Interpretation:

Most women employees work in branch offices, emphasizing their role in customer-facing operations. Engagement initiatives must focus on workload management and stress reduction at branch levels.

Table No. 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

Interpretation:

The variation in working hours indicates differing workload intensities. Extended working hours may negatively affect engagement and productivity, highlighting the importance of work-life balance initiatives.

MAJOR FINDINGS

The study reveals several important insights into the demographic composition, engagement drivers, and productivity outcomes of women employees working in private sector banks in Coimbatore city. The demographic analysis shows that women employees are well represented across all age groups, with a significant concentration in the 36–45 years category, indicating that mid-career women constitute the backbone of private banking operations. A majority of respondents are married, highlighting the dual responsibility of managing professional duties alongside family commitments, which has implications for engagement and work-life balance initiatives.

The educational profile indicates a highly qualified workforce, with a substantial proportion of women holding postgraduate and professional qualifications. This reflects the knowledge-intensive nature of banking jobs and suggests that educational attainment plays a vital role in shaping engagement expectations, career aspirations, and productivity levels. Occupationally, most women employees are positioned in clerical and sub-staff roles, emphasizing their importance in frontline and operational activities, while a notable share has progressed to officer-level positions, indicating improving career mobility.

The findings further reveal that employment type significantly influences engagement and productivity outcomes. Contractual employees consistently report higher mean scores across engagement drivers and productivity dimensions, possibly due to job insecurity and the motivation to demonstrate performance for career continuity. Similarly, working office type emerges as a significant factor, with head office employees reporting higher satisfaction with leadership, communication, and development opportunities, while branch employees exhibit stronger teamwork and adaptability due to their operational exposure.

Working hours, income levels, educational status, marital status, and work location all show significant variations in engagement and productivity outcomes. Extended working hours are associated with lower job satisfaction and increased stress, while balanced work schedules enhance productivity and collaboration. Overall, the study confirms that employee engagement among women is not uniform but varies significantly across demographic and organizational dimensions. Importantly, higher engagement levels are strongly associated with improved job satisfaction, customer handling efficiency, teamwork, adaptability, and

overall productivity, underscoring the strategic importance of engagement-focused human resource practices in private sector banks.

SUGGESTIONS

Based on the findings of the study, several practical and policy-oriented suggestions are proposed to enhance women employee engagement and productivity in private sector banks. First, banks should adopt gender-sensitive human resource policies that recognize the diverse personal and professional responsibilities of women employees, particularly those who are married and managing family commitments. Flexible working hours, work-from-home options where feasible, and family-friendly policies such as child-care support can significantly improve engagement and job satisfaction.

Second, leadership and communication practices must be strengthened, especially at branch levels. Regular interaction between senior management and branch employees, transparent communication channels, and timely feedback mechanisms can help bridge the perceived gap between head office and branch office employees. Training programs should be decentralized to ensure equal access to learning and career development opportunities across all locations.

Third, fairness and recognition systems should be made more inclusive and transparent. Performance appraisal and reward mechanisms must be clearly communicated and uniformly implemented across employment types, income levels, and work locations. Special attention should be given to recognizing the efforts of clerical and sub-staff employees who play a crucial role in customer service and daily operations.

Fourth, tailored engagement strategies should be developed for different employee segments. Contractual employees should be provided with clearer career pathways, skill certification opportunities, and inclusion in organizational activities to sustain their motivation. Employees working long hours should be supported through workload rationalization, stress management programs, and wellness initiatives to prevent burnout and productivity decline.

Finally, banks should foster a positive work environment and inclusive organizational culture by promoting teamwork, mutual respect, and psychological safety. Location-specific engagement interventions should be designed to address the unique challenges faced by rural, semi-urban, and urban branches. By institutionalizing structured engagement frameworks that integrate leadership support, career development, fairness, and employee well-being, private sector banks can enhance women employee engagement, improve productivity, and ensure long-term organizational sustainability.

CONCLUSION

The study reveals that women employees in private sector banks in Coimbatore city constitute a diverse, qualified, and experienced workforce. Demographic factors such as age, marital status, education, experience, income, and work location play a significant role in shaping employee engagement needs and productivity outcomes. The findings emphasize the importance of adopting tailored and inclusive human resource strategies to enhance women employee engagement, improve productivity, and ensure sustainable organizational performance.

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