

"A COMPARATIVE ANALYSIS OF EMPLOYEE ENGAGEMENT BETWEEN PRIVATE AND PUBLIC SECTOR BANKS"

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INTRODUCTION

“A company that unlocks the secrets of employee engagement is promised profits beyond its wildest dreams” Jack Welch, former General Electric CEO and business consultant

In this era of competition only those organization can survive, employees who are engaged and thus satisfied. Job satisfaction is very important for the two types of banks, either the public or private sector. In the present study, an effort was made to conduct a comparative study of public banks and the private sector relative to employee engagement with the special result job satisfaction. The statistical results reflected in this study showed no significant difference between the mean score for public and private sector banks. Surprisingly, the undersigned researcher found that although there are several steps to improve job satisfaction, but the most important measures are a good salary, opportunities for promotion and job security.

Employee engagement is a usually studied variable in organizational behavior research. It is generally considered that the most satisfied with their jobs are high employees involved in their work and even more productive than unhappy employees. Needless to say that a happy employee is more productive, inspired and works very positively.

Today's work environment is so changed because of many factors such as globalization, the growth of savings and improved technology which creates new opportunities and challenges for employees every time. In this competitive market, every organization depends on its workforce. Here, the satisfaction of an employee towards his work is so important because if an employee is not satisfied, then it can not do its job with zeal and dedication.

Here are the problems commonly faced by organizations in the field of employee engagement:

- In general, the organizations are not clear about whether the commitment is an attitude or behavior.
- Organizations are unclear as to whether participation is an individual or a group level phenomenon.
- In large part, organizations fail to clarify the relationship between employee satisfaction and other known and accepted human resource practices.

Thus, HR managers in various industries, including the banking sector involved in employee engagement will be more served better to create a personalized approach for understanding and evaluating employee engagement was based on extensive research and concepts closely associated with a longer history.

1.1 Basic concept and definitions of employee engagement

There are countless definitions of employee engagement that leads to ambiguity. Disparate definitions of employee engagement were clarified by disparate protocols.

Kahn (1990: 694) defines employee engagement as the use of the alike associates of the association in their work roles; promise, people work and expressed physically, cognitively and emotionally across presentations to follow. Very frequently, employee engagement described as the emotional and intellectual promise of the association (Baumruk 20042 20063 20054 Richman and Shaw). Truss et al (2006) delineate employee engagement as a easy passion for work; a psychological condition that is to cover all three dimensions compromise debated by Kahn (1990), and arrests the public theme in all these definitions.

Harter, Schmidt and Hayes (2002) delineate employee engagement as "participation and satisfaction and enthusiasm of people for work" (p. 269).

Lucey, Bateman and Hines (2005) elucidate the index Gallup promise that the compute "how every single employee is related to your company and how every single employee is related alongside their customers." They call the opposite of what emotionally unemployed.

Development Dimensions Global (DDI 2005) uses the meaning of "The extent to that people worth, relish and trust in what they do." DDI additionally claims that its compute is comparable to satisfaction and employee loyalty.

1.2 Commitment Vs other constructions

Employee engagement is compared with the following constructions. They are: -

- Organizational commitment
- Organizational Behavior citizenship (OCB)
- Participation and work flow
- attitude or behavior
- individual or group
- Job satisfaction
- Work Participation

It seems that there are adequate fields to assert that the promise is connected to, but different from, supplementary constructions organizational deeds (Saks 2006). For example, Robinson et al (2004) 15 squabble that promise encompasses countless agents of both promise and OCB, but by no way a flawless combination alongside each supplement, neither the promise nor the POE sufficiently imitated in two aspects of promise -. the bidirectional nature and the extent to that it is aimed that employees are committed to have a company awareness agent "

Organizational nationality deeds (OCB) are discretionary behaviors that are beyond the proper obligations. OCB, the consequence of the attitude of job satisfaction and organizational promise, is comparable to the definitions in the works of the promise to be approachable and helpful to associates and willingness to go supplementary mile (Robinson et al. 2004), or working longer hours, endeavor harder, grasp above and articulate affirmatively concerning the association (and WellinsConcelman, 2004).

Saks (2006) argues that organizational promise additionally differs from participation in relation to the attitude of a person and attachment to their association, if it can be clashed that participation is not just an attitude; It is the degree to that an individual is cognizant of his work and absorbed in the presentation of their function. Furthermore, as OCB involves volunteers and

casual behaviors that can aid associates and the organization's way to engagement is the authorized act rather than exclusively voluntary extra-role deeds and presentation itself.

As May et al (2004) participation is most closely associated alongside the assembly of participation in occupation and flow (Csikszentmihalyi, 1990). The involvement of occupation is described as a cognitive state of psychological identification or beliefs (Kanungo 1982: 342).

1.3 Consequences of employee engagement

1.3.1 Job Satisfaction

Job satisfaction can additionally be perceived in the broader scope of subjects altering the experience of an individual work, or the quality of the framework of life. Job satisfaction can be understood in words of its relations alongside supplementary key factors such as the final welfare, job stress, job domination, the interface amid residence and work, and the conditions work.

1.3.2 Organizational Commitment

It additionally differs from the attention in respect of a person's attitude and promise to their organization. Commitment is not an attitude; It is the degree to that an individual is attentive and immersed in the presentation of their duties.

1.3.3 Aim to leave

The aim of departing vitally embodies the reasons that employees depart work, and what factors provoked the employee to depart the organization. Involved employees will depart work frequently.

1.3.4 Organizational Acts citizenship

OCB use volunteers and casual behaviors that can aid associates and the association, the promise way is the act of the supplementary presentation paper rather proper and voluntary acts itself. According to Maslach et al. (2001), six spans of working existence lead to burnout and engagement: workload, domination, recompense and credit, area and communal prop, observed fairness and benefits. They squabble that the participation of labor is associated alongside a

sustainable burden, feelings of choice and manipulation work, due credit and recompense, prop the work area, fairness and fairness, and a functional and priceless work.

The steering power behind the popularity of employee engagement is possessing affirmative aftermath for organizations. As noted above, there is a final belief that there is a link amid employee engagement and firm presentation (Harter et al., 2002). Though, promise is an individual assembly and if it leads to company aftermath, you have to early allocate the aftermath at the individual level. In this sense, there is no reason to trust that employee engagement is related to individual attitudes, aims and behaviors.

1.4 The importance and relevance of the study

The importance of this study lies in finding answers to several questions about the level of involvement of banks from the public and private sectors, factors affecting employee engagement. The key to success of any organization lies in the effectiveness of the organization manages its human resources ". The principle applies also and perhaps specifically to service institutions such as banks. The question is especially relevant for public sector banks are fighting hard to keep pace with technological changes and challenges of globalization.

The banking sector faces increasing competition from foreign players. In addition, it is expanding into new areas. Attracting and retaining talent is still human resources "hot" issues affecting the banking industry. The best solution seems to be hiring. The conflicting perceptions reported on the issue of withdrawal of the worker suggest that the issue has not systematically studied the numbers. Also indicates that the means for measuring the coupling and decoupling refinement urgent need to make use of systematized methods and scales accurate measurement.

Although exact statistics on the withdrawal of the worker seem difficult to confirm anecdotal and sometimes contradictory evidence, it is clear that a large number of employees who are completely disconnected. Also, it is evident that the trend of disengagement development of our employees is growing. The problem has reached the level that managers take note and express their concerns, whatever the exact number may be. In spite of well awareness of the problem, managers seem unwilling or unable to do anything about it because they are not sure of the causes and necessary interventions to restore dialogue with the employees of the company.

Furthermore, the concept of employee engagement is sometimes confused with other important buildings, such as job satisfaction, employee involvement, commitment, organizational citizenship behavior (OCB), etc.

LITERATURE REVIEW

2.1 Introduction

Employee engagement is the exceptional combination of qualities encompassed by employees in the form of progress of emotional connections alongside cerebral promise to the organization. Discretionary is the number of power shown by the employees of a particular occupation (Frank et al 2004). Saks (2006) explains that it is for employees to wage for their level of promise to the association. As Kahn (1990) suggests that employees favor to give at disparate levels of promises in reply to the income they accord the corresponding organization. People display their promise by dedicating his power in the form of period and effort. This is a method for employees and to fully give in the work of associations are observed. The extent to that employee is involved noted by the level of motivation that employees add to the attainments of the association across its discretionary ability below the power, period, intellect and compliance of the association (Baumruk, 2004).

According Richman (2006), after employees are open and lacking each pressure from the association, who voluntarily assist in words of overtime and supplementary efforts and power in their work and so-called commitment. Kahn (1990) supplementary States concerning the promise after workers found themselves in liability and locale extra power into their deeper work opposing the payment they accord from their organization. This way that if an association provides vital resources for employees to do their job, they truly gave well, and stays committed effectively. But if an association cannot do it, the consequence will be vice versa. After an association at each period is incapable to encounter the needs of employees, workers additionally remove its energies in reply to participation in the labor market. They change their act alongside stare to their physical and emotional attachments (Frank, 2004). Promise is the level of promise and work including compression of power, passion, enthusiasm and power, an employee in the association, emerging in elevated presentation and company results. This level of promise can be ran by an association that if an association could be rational and emotional promise of their

employees in methods that lead to astonishing lengths to contest nowadays Miller (2002) and Benson (2006).

2.2 Employee Engagement

Every association wants a competitive supremacy above others and in which employee engagement is the best instrument for this. Indeed, employee engagement is believed to be the most influential factor in computing the company's strength according to Baumruk (2004). Kahn (1990), another management researcher defines employee engagement as "the use of them associates of the association in their work roles; in the promise, people retain and express themselves physically, cognitively and emotionally across presentations to follow."

He added that the three conditions psychological promise vital for an employee who is involved alongside reason: association (work items), protection (including communal agents of association style, procedures and organizational standards) and potential (individual distractions). One more accepted meaning was by Gallup Buckingham and Coffman (1999), that defines the promise made in its book as (p. 248) "the right people in the right jobs alongside the right managers of promise of car people employees" who has been delineated as the cause of an overnight feeling amid the businessmen (Shuck and Wollard, 2010). Buckingham and Coffman (1999) provided a different opinion that a fully involved employee is one who might answer yes to all 12 inquiries of the questionnaire Gallup workplace.

Hewitt Associates LLC (2004) defines employee engagement as the state in which people are psychologically and brilliantly devoted to the association, as measured by three main behaviors: Say and we fight to stay. This is clarified that the employee committed to the association affirmatively say to associates and prospective employees of the company; to be nervous and have an intense desire to work in the association, even though the assorted possibilities at his disposal; the employee puts supplementary stress and exhibits behaviors that aim at company's growth.

Employee engagement was additionally described as the emotional and intellectual promise of the association, (Baumruk 2004, Richman 2006 and Shaw 2005) or the number of discretionary power displayed by employees at work (Frank et al.).

While now it has been understood and consented that retaining employees is a multi-faceted assembly, as Kahn (1990), et al Truss has now been suggested. (2006) defines employee engagement as plainly "passion for work", an emotional condition which is to cover the three dimensions of compromise debated by Kahn (1990), and arrests the public subject in all these definitions.

RESEARCH METHODOLOGY

5.1 Introduction

The world is moving at high speed. The biggest challenge for the leaders of the new millennium lies in anticipating change and adopting. Using innovation and the generation of creative ideas to make the change, the Indian industry has changed face in the new millennium as a result of liberalization, privatization and globalization policies of the central government of India. Business is increasingly threatened due to changes in the economic, social and political. The industry is in a very critical phase. It moves from a controlled to a global market economy based economy. Indian industry receives daily exposed to competition, both internal and external.

However, if the business sector in the banking sector in general and in particular is to thrive in this evolving context, excellence must transcend the boardroom and permeate the entire organization through each employee and function. Excellence in business and organizational performance, therefore, depend on the creation of an ethics around values shared by all employees. You must find transaction within the organization. It should also influence the organization of the interface with the outside world of investors, customers, suppliers, the community and the nation in general. Therefore, in India we can not limit our hardware business model of excellence only rules and regulations that communities and the number of non-executive. More important is the software to create an awareness of enterprises and consciousness, the culture of transparency and openness in the organization, the confidence that everyone in the organization know and do to him what is right. The ultimate goal should be excellence by creating a self-organizing self-assessment unit and self-regulation.

In this context, the banking sector in India historically passed through four stages: - before independence, after independence, nationalization and after liberalization. The need for human

resource management (HRM) is felt more and more like the banking sector in India moved from one stage to the next step, because it is beneficial for employees and the organization. The boundaries of human resource management have been widened in recent years. Our traditional negotiations and look inside began to focus on customer-focused problems that affect big business.

Humans are the most sophisticated in the center of all activities of the organization of things in life. The best way to make use of their talents is inherent and incorporated them to the rigorous and systematic training and then see what miracles they create. Experienced and trained employees realize that this is part of a chain of command responsibilities for the execution of organizational tasks. These tasks are part of well-managed to achieve a series of objectives of the organization in which they work plan. The center of the study focuses on descriptive study of employee engagement on the banks of the public and private sector NCR Delhi. In fact, the development of human resources can not be left to individual initiative. It must be integrated in the programs planned and implemented a conscious and sustained effort.

Research Methodology

Research is something that people undertake in order to understand things in a systematic manner, thus increasing their knowledge (Saunders et al., 2007 p.5). It provides the methodology necessary to conduct successful research framework because it provides guidelines rather than the explanation of how the research. It is an approach to any question that guides the investigator's response (Remenyi and Williams, 1995). This chapter describes the type of methodology used to conduct research described. It also explains the reason for the adoption of the method that describes its advantages over other methods. According to Miles and Huberman (1994), to ensure consistent high quality and the logical flow of information is very important for a researcher to be aware of the relevance and limitations of the method. Research methodology is a technique to solve in a systematic and scientific research questions. He studied various processes and steps by the researcher in the research study in order to fulfill the goals and objectives of the research. It is very important for a researcher to be completely familiar with the methods and techniques of research methodology. The researchers not only need to know how to develop certain indicators and evidence, how to calculate the mean, mode, median and standard

deviation or chi square, especially how to apply research techniques, but also need to know which of these methods or techniques are appropriate and which are not, and what they would say and indicative and why (Kothari, 1990).

Hypothesis

Hypothesis 1: No association between HRM and application of organizational performance

Hypothesis 2: acceptability to the human resources management philosophy and liaison with senior management and the strategic role of human resources management activities are not essential to the performance of the organization in an innovative bank.

Hypothesis 3: Innovative Practices mobilization practical employees, recruitment, assessment, reward and compensation does not lead to better organizational performance.

Hypothesis 4: Commitment convenient banking employees do not promote organizational performance.

Hypothesis-5: effective talent acquisition and retention does not promote the growth of banks

Hypothesis 6: Innovative conservation - Practices redistribution has not positively related to organizational performance.

Study Objectives

Despite significant contributions to various aspects of the socio-economic situation of the nation, the banking sector also faces a number of critical issues that require immediate attention, such as employee engagement in banking business. The study will evaluate the employee satisfaction level in banking institutions, both private and public banks.

Main Objective

The main objective of this study is to investigate the relationship between Employee Engagement and organizational performance of banks in NCR Delhi. In addition on to the above main objective, following are the specific objectives:

1. To study the association between Employee Engagement and organizational performance of banks (Both public & private sector banks).

2. To study acceptability of HRM philosophy and liaison with top management and strategic role of HRM activities for organizational performance of banks.
3. To find out how innovative HRM practices like Employee Engagement Practices, Recruitment Practices, Performance Appraisal Practices and Reward and Compensation Practices affect the performance of employees and Banking organizations.
4. To identify and compare various expectations that determines the satisfaction level of employees in banking sector (Both public & private sector banks).
5. To rank these satisfaction factors according to the importance expressed by employees in public & private sector banks.

The present study was based on both primary and secondary sources of data. The primary data was collected with the help of a survey questionnaire. The population constituted of the selected Banks in NCR Delhi. The final sample consisted of 20 banking organizations selected randomly from the population of NCR Delhi. The research instrument was tested for its reliability and the data was checked for normality and was analyzed using SPSS including appropriate statistical tests.

Two phases of interviews were used. Close-ended semi-structured interviews were developed based on information gathered from preliminary close-ended unstructured questions. The unstructured interviews provided information on the approaches to HRM and Employee Engagement Practices, the role of the HR department in strategic decision making and the determinants

Secondary research was conducted by using journals, books, articles from internet and various research sites on the internet. Majority of the data was accessed over the internet or by books from the library. The unorganized segment of banking being dealt with this study does not have their reports published online nor were they easy to obtain in printed form.

For this particular research, purposive sampling is used because this enables the researcher to use judgment in order to select the cases that enables the researcher to ask the research question and meet the objectives (Saunders et al. 2007 p 230). Banks in NCR Delhi were selected. The

researcher had also considered the feasibility of getting respondents, their willingness to respond to the survey with a prompt and logical way. A total of 1,000 respondents were selected for the data analysis.

Sample Composition

The sample composed of respondents taken from the following list of Public Sector and Private Sector Banks

Total banks:	20
Public Banks:	10
Private Banks:	10
Total sample:	1000
Sample from each bank:	50

List of Public Sector Banks involved in survey

1. State Bank of India
2. Punjab National Bank
3. Canara Bank
4. Vijaya Bank
5. Allahabad Bank
6. Oriental Bank of Commerce
7. Bank of India
8. Bank of Baroda
9. IDBI Bank
10. UCO bank

List of Private Sector Banks involved in survey

1. Axis Bank
2. Dhanlaxmi Bank
3. Federal Bank
4. HDFC Bank
5. ICICI Bank

6. IndusInd Bank
7. ING Vysya Bank
8. Kotak Mahindra Bank
9. YES Bank
10. Karur Vyasa Bank

Data Processing and Plan of Analysis

Data analysis is an important part of any research. It is an iterative process which starts before the completion of data completion. It sums up the total data that is gathered and the results present the most important parts of the research. Data was collected and entered in the Microsoft excel sheets. After checking for the data accuracy and completeness of the whole sample, Cross tabulation was done to understand and have a better visualization of the data. Factor analysis was used for reducing a mass of data to a manageable level. In this study, data were collected for forty five variables. The analysis and understanding of data was added by reducing the attributes to seven numbers of factors that underlie the thirty three variables. These factors were used in further analysis in place of original variables. Principal component analysis works in a very similar way to MANOVA and discriminant function analysis. In MANOVA, various sum of squares and cross-product matrices were calculated that contained information about the relationships between dependent variables. In principal component analysis we usually deal with correlation matrices (although it is possible to analyze a variance–covariance matrix too) and the point to note is that this matrix pretty much represents the same information as an SSCP matrix in MANOVA.

A) **Selection of the Sample:** An adequate number of banks were selected considering the geographical scope, feasibility of data collection, willingness of the respondents to the survey questionnaire, availability of the respondents etc.

B) **Design of the Questionnaire:** Considering the inputs from Various“Subject Matter Expertise”and with the literature search 33 questions were prepared which were bucketed to 8 groups (A, B, C, D, E, F, G, H, I, & J)

C) **Platform Web-Based Survey:** Questionnaire was rolled out through a web-based platform. Respondent was met in face-face interview for explaining the questionnaire,

importance and meaning of the rating and for getting approval for sending the survey link to take the survey. Selected respondents were sent a survey link to respond to the questionnaire and the data was captured in the excel sheet.

D) **Data cleaning & Validation:** The collected data was checked for the completeness, authenticity and other parameters. After a thorough validation the selected respondents' data was taken for further data analysis.

Data Collection Instruments

A Questionnaire was constructed to assess the extent to which various strategic Employee Engagement activities are being performed by those in charge of the HRD functions. The questionnaire is a 45 items and 10 sections questionnaire. Each item is a specific activity the HRD Department can undertake. The respondents are expected to indicate their assessment of how well that particular activity is being performed at present by the HRD Department.

Field Work

This questionnaire was administered to 1000+ respondents from the banks located in NCR Delhi. The respondents were either from different divisions, departments and locations and therefore have been treated as independent units. Survey Data collected through the questionnaire (Both Web-based and instrument based). Researcher has collected the data after a personal face to face interview by clarifying their questions and briefly explaining the questions and about the importance of rating them. The respondents were individually contacted at their natural work setting. Each respondent was individually given a set of questionnaire and also they were given a clear description of how to complete questionnaire.

RESULTS

Comparative Analysis & Interpretation

Possessing minor difference alongside private sector banks, public sector banks are extra helpful in mentoring procedure whenever their employees face hurdles at work. Private sector banks furnish extra Credit and Rewards to their employees established on their presentation as contrasted to public sector banks. Private sector banks are found to be extra careful concerning the occupation advancements of their employees and escort them to pace onward towards their

destination. Private sector banks are known to be extra attached alongside their employees as they debate them as allocating their obligations and obligations and keeping in mind job-fitment of every single and every single employee.

It has been perceived that public sector banks alongside hair line of difference inspire extra as contrasted to private sector banks pondering the truth that both power and obligation goes parallel. Private sector banks have slight frontier above public sector banks in words of pursuing thoughts and including employees for decision making procedures to appear at innovative solutions. Employees of both public sector banks and private sector banks experience extra equitability in words of entitlements and duties. Moderately private sector banks furnish a good period to their employees for allocating their discovering and achievements. Employees of both confidential and public sector banks sense happy and motivated as their banks accept assorted welfare programs obscuring not merely for them but a little programs are even spread to their relations associates also. Private sector banks are known to be possessing good frontier above public sector banks as they publicize and apply assorted stock established schemes like ESOP, ESPP etc... for their employees thereby bestowing an opportunity to give in the ownership of the banks. Public sector banks are found to be good in words of bestowing adequate opportunities to socialize themselves thereby crafting a stress free nature at work place. In analogy alongside public sector banks, private sector banks care extra for their employee by desiring and celebrating their birthdays and anniversaries etc.

Private sector banks are found to be bestowing adequate discovering and development opportunities in the spans that are connected to their tasks and even those spans that they aspire to understand research and grow. They furnish extra challenging tasks too. Possessing slight difference in the opinion it is found that in analogy alongside public sector banks, confidential banks celebrates even tiny accomplishment or attainment of their employees. In analogy alongside private sector banks, public sectors banks employees have stayed for a longer era that helps them to articulate affirmative concerning their banks and even they sense committed to stay for longer durations.

Employees of public sector banks are motivated to seize chance as they are allowed to flounder lacking the fear of the punishments that is found less in confidential banks. Both the employees of area and private sector banks trust that if they present, they will definitely produce alongside the organizations. Both area and private sector bank employees differ that they are endowed alongside the option/freedom to select a portion of the compensation plans. It is found that public sector banks worth strengths of their employees and furnish opportunity to exercise association act as contrasted to confidential banks. With slender line of difference it is found that public sector employees are made cognizant of their bank performance. Employees in both area as well as confidential banks are experiencing no limits for meaningful communications. Employees at private sector banks sense extra accountable for their team presentation as contrasted to public sector banks. There is negligible difference found in the factors like trusting every single supplementary, aid and prop every single supplementary amid area and confidential banks. Employees sense alike considering sense of loyalty and belongingness in both the banks.

Confidential bank employees are able to align larger their confidential aim alongside that of departmental and organizational goal. As contrasted to public sector banks, private sector banks ask for suggestions and apply it towards the enhancement of task and association goals. Private sector banks furnish candid feedback concerning employees and their presentation that aid them to become motivated to do larger every single period as contrasted to area banks. Employees of private sector banks are allowed to select the task according to their attention and skill and that is found less in public sector banks. Private sector bank employees relish working extra that permits them to focus his aim as contrasted to public sector banks. Moderately public sector employees relish extra flexibility to delineate their way and methodology for aim accomplishment. It is found that private sector banks employees are clear of what is anticipated out of them. Employees of private sector banks are found to be extra passionate for attainment of their goals. Employees of the public sector banks are extra gratified as contrasted to private sector bank employees.

CONCLUSION AND RECOMMENDATIONS

Conclusion

Organizations need to give employees the freedom to do their work and stimulating an environment that has a committed working life. With increasing responsibilities at home and desire to excel in their careers, employees are often distracted from their work that must be addressed. The employees are the assets of the organization and if they are not given space for a perfect mix of work and play are done; the best performance from them can be difficult. Therefore, an organization must realize the importance of employees, more than any other variable, as they try to engage them with the highest possible level by introducing appropriate measures.

Interestingly, the results go well with the general perception of the public banks and the private sector. Almost no competition between employees of public sector banks and at the same time, each position is respected for the work on the person. However, banks in the private sector, where competition is, where there is a lot of stress, a culture that cares and growth and progress obviously call for more commitment. The same explanation applies to explain why job satisfaction is a factor, with the public sector banks and why the commitment feedback on performance and participation are only factors with private sector banks in terms winner The Employee engagement is concerned.

Therefore, it is recommended that private banks and public sector banks learn from each other so that in all cases of employee engagement can be accelerated. No longer are public sector banks have guaranteed growth that private sector banks pose a major challenge. It is certain that an employee hired and satisfied surely bring higher productivity. Therefore, everyone must get out of their complacency and adopt best practices from the other sector.

Recommendations

The employees are the assets of an organization and keep them in the organization must take effective measures. Factors such as salary, organizational culture, and job stress and work commitment to be the main area of a manager and mitigate the negative impact of these factors,

more efforts by the makers, practitioners, and management organization should be provided are as follows:

- Salary should be based on the work profile and employee stress in the banking sector.
- Some techniques like yoga and meditation should be included in the banking sector organizations to reduce stress at work.
- There should be brainstorming among bank employees in the sector and business related to your job profile, job stress and salary occasionally to increase their work commitment.
- Appropriate rewards should be given for overtime.
- In the case of bank employees in the public sector, the engagement factor is moderately related to the overall employee engagement. Measures should be taken to increase the participation of higher levels. To do this, a strong orientation stimulation program and must be disposed on the upper level.
- In the case of private sector employees of the Bank, pay, benefits and job satisfaction are moderately related.
- This organization must take steps to increase the pay and benefits that employees have greater job satisfaction. To this end, competition and the payment structure based on skills can be followed.
- Every organization should promote and recognize the performance of the team to better employee engagement.
- Praises and appreciation must be given to employees based on their performance improving employee engagement.

The employee's emergency unit can be formulated to provide an employee recourse mechanism each time the staff face stress, social or organizational.

- Everyone likes praise for a job well done. So, senior management must be visible employee recognition, thus leads to greater participation of other colleagues, what motivates employee engagement