

# DIFFERENTIAL EFFECT OF DEMOGRAPHICS ON EMPLOYEE ENGAGEMENT IN THE INDIAN BANKING SECTOR

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**Abstract** *In the highly competitive business environment, companies around the world are facing increased competition, now more than ever. One solution to this crucial problem is employee engagement. Engaged employees are capable of gaining an edge over others. Engagement is the degree to which employees devote extra strength, enthusiasm, and energy to bring discretionary effort into their jobs. Engaged employees are full of passion and self-motivated. Employee engagement increases organisational efficiency, productivity, and return on investment. It also reduces absenteeism and employee turnover. To improve the level of employee engagement, companies must understand how specific characteristics, such as demographics, influence their engagement level, specifically in a diverse country like India. Thus, the current research examined the degree to which demographic variables influences the level of employee engagement in a prominent service sector in India, i.e., the banking sector. The study was administered on 485 employees from top ten Indian banks. Variables under study were analysed using validated instruments. Survey was conducted to collect the data from respondents. Data was analysed using mean, ANOVA, and least square method. Results indicate that the level of employee engagement varies across four demographic variables under study, i.e., age, marital status, organisational tenure, and income. The results have important implications. Limitations and future research directions are also discussed.*

**Keywords:** *Employee Engagement, Demographics, Banks, ANOVA*

## INTRODUCTION

In the last few decades, the Indian banking sector has undergone remarkable changes in its operations. Owing to the extreme competitive scenario, it is necessary for banks to differentiate themselves from others. To achieve a competitive advantage, the capacity to attract, engage, maintain, and retain talent becomes increasingly crucial (Marcus & Gopinath, 2017). Thus, engaged employees are the need of the hour (Fleming et al., 2005). Engaged employees are enthusiastic and dedicated in their job roles, which makes them a significant asset for the companies. Osborne and Hammoud (2017) also consider employee engagement as a prominent source of competitive advantage. Further, engaged employees enable the organisational environment to be favourable for better organisational productivity. Engaged employees seem to be emotionally invested in the organisation, which results in creating positive organisational outcomes, such as employee retention, lower absenteeism, improved loyalty, increased productivity, and higher return on investment (Shukla et al., 2015). Bagchi (2019) also established that employees' expectations have been changing in the present times; they are more mobile in their profession, and retaining them is

a challenge for organisations. To manage this challenging task, organisations need to engage employees. Therefore, the concept of employee engagement has been recognised worldwide, as it is a vital component towards organisational success. Kahn (1990) was the first to bring the concept of employee engagement into the workplace and conceptualised "employee engagement as the extent to which employees express and employ them into their work roles".

Later, Rich et al. (2010), Saks (2006), and Harter et al. (2002) conceptualised employee engagement "as a positive state of employee motivation that contributes to positive outcomes such as organisational citizenship behaviours, productivity, and overall job performance". Thus, improving the level of employee engagement is crucial for organisations to be successful in the present time. For companies to improve employee engagement, they must understand how specific characteristics, such as demographics, relate to the level of employee engagement. According to Pitt-Catsoupes and Matz-Costa (2008), demographics characteristics have an important impact on the level of employee engagement. Maslach and Leiter (2008) also advocated that demographic characteristics of employees, such as age, marital status, gender, qualification, organisational tenure, and income are instrumental in influencing the level of employee engag-

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ement. Sharma et al. (2017) concluded that engagement was felt differently by employees, based on their demographics makeup. Marcus and Gopinath (2017) also identified demographics as a predictor of employee engagement. The author stated that understanding the demographics characteristics of employees helps in examining the level of employee engagement. However, previous researches have been unclear in explaining the role of demographics in predicting the level of employee engagement in the Indian context (Shukla et al., 2015).

The Indian workforce represents a vast diversity across gender, age, education, languages, ethnicity, and culture. India has now become one of the world's fastest growing economies. Banks have a crucial impact on the country's economic growth (Ramesh, 2019). Indian banks have also been a significant contributor to the country's financial sector. Therefore, it is even more important to examine the relationship between demographics and the level of employee engagement in the Indian context (Shukla et al., 2015).

Hence, this study makes an attempt to fill this gap, by examining the relationship between employee engagement and demographic variables in India, specifically in the Indian banking sector. The study may be of great value to globally-presented organisations where employees are diverse in their background, gender, race, religion, and geographical area. The behavioural pattern of a diverse workforce is not easy to map. In this connotation, Dhir and Shukla (2015) and Sharma et al. (2017) suggested that demographics help in understanding the behavioural pattern of employees. The present study would therefore help banking organisations understand the behavioural pattern of their employees in relation to their demographics. This will help them adopt a proactive approach in improving the engagement level of the employees.

## LITERATURE REVIEW

### Employee Engagement

Kahn (1992) defined engagement "as an experiential state that allows members of the organisation to draw deeply on their personal selves in role performances". Engagement determines one's psychological presence within one's job position for better performance. This conceptualisation of engagement mainly focuses on the expression of thoughts and feelings. The author observed that engaged employees are invested in their job role emotionally, as well as cognitively. Kahn also noted that when employees are aware of what is expected of them and what they need to do in their job, they develop a sense of engagement. They also

develop trust in their organisations, as they are provided with opportunities to grow. Hence, they consider themselves as an important part of the organisation.

According to Schaufeli et al. (2002), "employee engagement is a positive, fulfilling, work-related state of mind that is characterised by vigour, dedication, and absorption". Vigour is the state of energy, mental endurance, and persistence. Dedication describes the state of mind and emotion, reflecting meaningfulness, inspiration, eagerness, and pride, and finally, absorption reflects employees' full concentration in their job.

Employee engagement has attracted significant interest from researchers and professionals in the areas of psychology, organisational development, and human resource management (Kim et al., 2013). The benefits of employee engagement have been reported by numerous studies. For instance, employee turnover is negatively affected by employee engagement (Shuck et al., 2014). Further, employee engagement positively influences employees' productivity, to improve organisational performance (Harter et al., 2002), customer satisfaction (Oakley, 2005; Menguc et al., 2013), profitability, and financial performance (Halbesleben, 2010; Harter et al., 2009; Oakley, 2005; Xanthopoulou et al., 2009). Moreover, employee engagement positively affects employees' commitment towards organisations (Hakanen et al., 2008; Boyd et al., 2011), and innovative work behaviour (Slatten & Mehmetoglu, 2011), and reduces absenteeism (Schaufeli et al., 2009). Finally, employee engagement boosts organisational citizenship behaviours (Fay & Sonnentag, 2012) and job satisfaction (Al-Tit & Hunitie, 2015; Harter et al., 2002). From the above discussion, it can be interpreted that employee engagement is vital to the success of any organisation.

Though researchers exhibited no standard patterns that have a major impact on employee engagement (Marcus & Gopinath, 2017), however, employees can be influenced by various factors known as drivers of employee engagement. Organisations need to examine which of the drivers are more appropriate to engage the employees. Previous studies (Kahn, 1990; James, et al., 2007; Maslach & Leiter, 2008; Kong, 2009; Sharma et al., 2017; Dhir & Shukla, 2018) reported that demographic variables have a significant impact on employee engagement. The challenge to engage employees from diverse backgrounds makes it even more essential to explore the relationship between employee engagement and demographic variables, especially among the Indian workforce (Dhir & Shukla, 2018). The author proposed that a demographics study will help in analysing the behavioural pattern of human resources and facilitate organisations to improve the engagement level of its employees. Hendrawijaya (2019) also affirmed that biological factors, such as demographic variables, are one of the determinants

of employees' engagement level.

Therefore, the current study examines the relationship between demographic factors and employee engagement. The demographics examined in the present study comprise gender, age, education, tenure, marital status, and income.

## THEORETICAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT

In today's web of globalisation, organisations in both the developed and developing countries have indicated an increased workforce diversity (Prasad, 2017). This trend poses one of the most difficult challenges for organisations to address. Therefore, the current research examines the demographic variables such as gender, marital status, age, organisational tenure, educational qualification, and employees' income in relation to employee engagement. The relationship with each demographic variable is explained below.

### Employee Engagement and Gender

In India, the high value of the masculinity index (Hofstede, 1980) reflects the conventional favours, such as control, status, and achievement, which is opposed to seeing men and women as equals. This gender disparity poses hurdles for employers to engage its employees (White, 2008). According to the Gender Diversity Benchmark for Asia (2011), the average percentage of employed women in India is 24.43 per cent of the total employed people, which also reflects the significance of the diversity across genders. The study conducted by Sen and Mukharjee (2019) also asserted that gender diversity has a significant impact on the business performance; and business performance is positively related to employee engagement (Ahmed et al., 2020). Therefore, by considering the role of gender in differentiating the level of engagement among employees, companies may create an internal culture that values everyone irrespective of their gender, and engages all its employees to achieve its objectives and boost the performance of the business (White, 2008).

Past evidence has provided mixed research outcomes for the relationship between employee engagement and gender. For instance, many considered women to be more engaged than men (Rothbard, 1999); some noticed that men are more engaged than women (Banihani et al., 2013); and some found no significant difference between men and women (Shukla et al., 2015). Kong (2009) also supported the disparities in the level of employee engagement between male and female employees. In 2015, Gallup reported differences in levels

of engagement based on gender. They found a 6% difference in general, with women being slightly more engaged than men at work. The research conducted by Mathieu and Zajac (1990) and Marcus and Gopinath (2017) also found gender differences as a determinant to employee engagement. Hence, it can be hypothesised that:

H1: There is a significant difference in the level of employee engagement due to gender.

### Employee Engagement and Age

A significant paradigm of individual differences is the age of the employee (Marcus & Gopinath, 2017). Age is a determinant for people to make life choices and get their priorities straight. Compared to older employees, the younger generation have higher ambitions and career preferences (Westerman & Yamamura 2007). It could be the younger generation that have higher aspirations and job preferences, compared to the older one (Westerman & Yamamura, 2007). In a developing country like India, which has the largest Gen Y population, it is necessary to investigate the role of different age groups in the process of determining the level of employee engagement. Sharma et al. (2017) confirmed that there is a variation in the engagement level of employees across the different age groups. This notion was also endorsed by Dhir and Shukla (2018). The authors confirmed that there was a significant difference in the level of employee engagement in relation to different age groups. Hence, it can be hypothesised that:

H2: The level of employee engagement varies with respect to age.

### Employee Engagement and Education

Education enhances the living style of people by giving them a broader perspective to look at the world, and hence, helps them gain self-respect and rediscover their identities. Employees who hold higher degrees are in a state of understanding their job requirements. Hence, educated employees are more likely to put their full energy into their job roles, and hence, exhibit higher engagement levels (Dhir & Shukla, 2018). Some conflicted results from the past evidences, for example Swaminathan and Ananth (2011) noticed that post-graduate employees are as equally engaged as graduates. However, a survey conducted by Dale Carnegie observed that graduate employees are more engaged than post-graduate and under-graduate employees. However, a majority of the researches negated any connection between the two, while others confirmed a definite link between the two. Hence, it can be hypothesised that:

H3: The level of employee engagement varies with educational qualification.

## Employee Engagement and Marital Status

A research conducted by Gallup identified a difference in the extent of employee engagement with differing marital status. It has been found that married employees exhibited higher level of engagement than unmarried ones. This finding concludes that settled professional and personal life for married employees makes them more engaged. Sharma and Gangwani (2017) also endorsed the notion that the engagement level varies between single and married employees. Nagpal et al. (2020) also found a major difference in the degree of employee engagement with respect to the marital status. Thus, it can be hypothesised that:

H4: The level of employee engagement differs between single and married employees.

## Employee Engagement and Organisational Tenure

Organisational tenure was characterised as the time period spent by employees with their organisations (McEnrue, 1989; Shirom & Mazeh, 1988). The increasing organisational tenure would help employees enrich their work experience and gel with the specific organisation's working climate. This makes it easier for employees to invest their emotional, physical, and cognitive resources in their job assignments, and they will thus become more engaged. James et al. (2007) also endorsed the fact that younger employees are less engaged than older ones. According to Hendrawija (2019), employees who worked for a longer period are able to perform better in their job role, and hence, the level of employee engagement in the organisation is improved. Contrary to this, MacArthur (2019) stated that employees who spent at least two years in the organisation find themselves more engaged. The author also confirmed that the level of employee engagement across varied levels of tenure with the organisation is not the same. Thus, it can be hypothesised that:

H5: The level of employee engagement differs with respect to different organisational tenure.

## Employee Engagement and Income

Income is a crucial element in an individual's living. It is also one of the prominent factors that employees consider while deciding to stay with an organisation. Thus, employees' engagement level highly depends on the income they receive. Tower Perrin (2009) reported that employees who are paid a relatively higher salary are more engaged. Swaminathan and Ananth (2012) found that income plays a major role in affecting the level of engagement in all of the employees'

demographic characteristics. The author mentioned that, compared to others, employees with high earnings have commitment and are more involved in their job. They are thus more engaged. Chaudhary and Rangnekar (2017) posited that income had a significant impact on the level of employee engagement and it varied across the different income groups. Davis (2018) also reported that employees with a higher income were more engaged. Therefore, it can be hypothesised that:

H6: The level of employee engagement differs across different income groups.

## METHODOLOGY

The current research adopted the descriptive research design to describe the relationship between various demographic variables such as gender, age, marital status, qualification, organisational tenure, and income, and employee engagement.

### Data Collection

The data was collected using primary sources as well as secondary sources. The primary data was fetched through a well-designed structured questionnaire from employees from selected banks. The secondary data was collected from the published materials, various books, magazines, newspapers, journals, and so on.

### Measuring Instrument

The questionnaires were personally distributed to get a response from employees in select banks. The first part of the questionnaire included items related to demographic information, like gender, age, educational qualification, marital status, organisational tenure, and income. The second part comprised nine items from the UWES scale developed by Schaufeli et al. (2006) to measure employee engagement. All the responses were measured on a five-point rating Likert scale. The value of composite reliability for the responses was .897, which is above the prescribed value, i.e., 0.70 (Bagozzi & Yi, 1988). Furthermore, the value of AVE is also accepted as it is above 0.50 (Hair et al., 2014). Thus, reliability and validity of the scale has been established.

### Sample Selection

The sample constituted 485 employees working in select top ten Indian banks operating in Delhi. The top ten banks include HDFC Bank, ICICI Bank, Axis Bank, State Bank of

India, Punjab National Bank, Canara Bank, Kotak Mahindra Bank, Yes Bank, IndusInd Bank, and Bank of Baroda. The present study is based on primary data collected through a survey. Employees from selected Indian commercial banks were chosen as the respondents. The sample includes 485 employees, of which 43.4% are male and 56.5% female. A majority of the respondents, i.e., 52.8 per cent, belong to the age group 21-30 years, 32.8 per cent to the 31-40 age group, 10.3 per cent to the 41-50 age group, and 4.1 per cent to the above 50 years age group. Around 57.2 per cent of the respondents were post-graduates, followed by 25.9 per cent who were graduates, and 16.9 per cent who were above post-graduates. The sample reflected that 44.3 per cent of the respondents were single and 55.7 per cent were married. In terms of organisational tenure, 59 per cent had an organisational tenure of below five years, 20.6 per cent 5-10 years, 2.1 per cent 11-15 years, and 18.4 per cent more than 15 years. A majority of the employees, i.e., 38.6 per cent, had an income of INR 20,000-35,000 per month, followed by 28.5 per cent with an income of 50,000 and above. Around 28 per cent had an income between 35,000 and 50,000, and only 4.9 per cent had an income less than INR 20,000 per month.

## RESULTS AND FINDINGS

The present study identifies that a difference exists in the level of employee engagement in relation to the demographic variables. To examine this relationship, employee engagement was considered the dependent variable and demographic variables were considered the independent variable. The demographic variables selected for this purpose were gender, age, qualifications, marital status, organisational tenure, and income per month. As all the demographic variables are categorical variables and the level of employee engagement is a scale variable, analysis of variance (ANOVA) was applied to analyse the difference in the level of employee engagement across the selected demographic variables. Post-hoc test using Least Square Difference (LSD) was also applied after the ANOVA test, wherever the difference was significant in the level of employee engagement across demographic variables. The

analysis was performed using SPSS version 23. The analysis of the data is elaborated as follows:

Firstly, the mean score was computed for the level of employee engagement across the demographic variables, namely gender, age, qualification, marital status, length of service, and income; this is elaborated in Table 1.

**Table 1: Mean Score of the Level of Employee Engagement across the Demographic Variables**

Demographic Variables		Employee Engagement	
		Mean	SD
Gender	Male	4.43	.470
	Female	4.45	.489
Age	21-30 years	4.35	.461
	31-40 years	4.53	.500
	41-50 years	4.52	.466
	Above 50 years	4.58	.414
Qualification	Graduate	4.67	.000
	Post-graduate	4.46	.430
	Above post-graduate	4.42	.508
Marital Status	Single	4.31	.482
	Married	4.54	.455
Organisational Tenure	Below 5 years	4.40	.467
	5-10 years	4.41	.536
	11-15 years	4.39	.527
	More than 15 years	4.60	.423
Income	Less than 20,000	4.43	.423
	20,000-35,000	4.43	.451
	35,000-50,000	4.28	.475
	50,000 & above	4.62	.478

After estimating the mean score of employees' level of engagement across all the demographic variables, ANOVA was applied for comparing the mean scores of employees' level of engagement across each demographic variable's respective groups. The results of the ANOVA are described in Table 2.

**Table 2: ANOVA Results for the Measurement of the Level of Employee Engagement across Demographic Variables**

Demographic Variable	Variation	Sum of Squares	Df	Mean Score	F-Value	P-Value
Gender	Between groups	.033	1	.033	.143	.705
	Within groups	111.573	483	.231		
	Total	111.606	484			
Age	Between groups	4.016	3	1.339	5.984	.001
	Within groups	107.590	481	.224		
	Total	111.606	484			

Demographic Variable	Variation	Sum of Squares	Df	Mean Score	F-Value	P-Value
Qualification	Between groups	.632	2	.316	1.372	.255
	Within groups	110.974	482	.230		
	Total	111.606	484			
Marital Status	Between groups	6.277	1	6.277	28.785	.000
	Within groups	105.329	483	.218		
	Total	111.606	484			
Organisational Tenure	Between groups	2.869	3	.956	4.231	.006
	Within groups	108.737	481	.226		
	Total	111.606	484			
Income	Between groups	7.878	3	2.626	12.177	.000
	Within groups	103.728	481	.216		
	Total	111.606	484			

It can be observed from Table 2 that the level of engagement significantly varies with difference in age, marital status, organisational tenure, and income, whereas gender and qualification were found to be insignificant in explaining the variation in the level of employee engagement. Afterwards,

post-hoc analysis (LSD) was applied to examine which groups of demographic variables contributed significantly by age, marital status, organisational tenure, and income. The results of the post-hoc analysis are described in Table 3.

**Table 3: Post-Hoc Tests for Multiple Comparisons, Applying Least Square Difference (LSD)**

	Age (I)	Age (J)	Mean Difference (I-J)	Standard Error	Sig.
Age	21-30 years	31-40 years	-.179	.048	.000
		41-50 years	-.168	.073	.022
		Above 50 years	-.229	.110	.037
	31-40 years	21-30 years	.179	.048	.000
		41-50 years	.011	.077	.886
		Above 50 years	-.050	.112	.655
	41-50 years	21-30 years	.168	.073	.022
		31-40 years	-.011	.077	.886
		Above 50 years	-.061	.125	.655
	Above 50 years	21-30 years	.229	.110	.037
		31-40 years	.050	.112	.655
41-50 years		.061	.125	.626	
	Length of Service (I)	Length of Service (J)	Mean Difference (I-J)	Standard Error	Sig.
Organisational Tenure	Below 5 years	5-10 years	-.006	.114	.918
		11-15 years	.013	.153	.931
		More than 15 years	-.200	.058	.001
	5-10 years	Below 5 years	-.006	.055	.918
		11-15 years	.013	.158	.905
		More than 15 years	-.200	.069	.005
	11-15 years	Below 5 years	-.013	.153	.931
		5-10 years	-.019	.158	.905
		More than 15 years	-.213	.159	.180
	More than 15 years	Below 5 years	.200	.058	.001
		5-10 years	.194	.069	.005
		11-15 years	.213	.159	.180

	Length of Service (I)	Length of Service (J)	Mean Difference (I-J)	Standard Error	Sig.
Income	Less than 20,000	20,000-35,000	-.003	.101	.976
		35,000-50,000	.148	.103	.150
		50,000 & above	-.190	.103	.065
	20,000-35,000	Less than 20,000	-.003	.101	.976
		35,000-50,000	.151	.052	.004
		50,000 & above	-.187	.052	.000
	35,000-50,000	Less than 20,000	-.148	.103	.150
		20,000-35,000	-.151	.052	.004
		50,000 & above	-.338	.056	.000
	50,000 and above	Less than 20,000	.190	.103	.065
		20,000-35,000	.187	.052	.000
		35,000-50,000	.338	.056	.000

The relationship between the levels of employee engagement with respect to each demographic variable is discussed below.

### Relationship between Employee Engagement and Gender

The mean score of employee engagement was compared between the two genders, viz. male and female. The result of ANOVA from Table 2 showed that the F-value was 0.143 and p-value was .705 ( $p > .05$ ). This implied that employee engagement is not gender specific, and thus, did not vary between male and female employees. Hence, the hypothesis H1 was rejected. Sharma et al. (2017) also confirmed that employee engagement does not vary with gender.

### Relationship between Employee Engagement and Age

The mean score of employee engagement was compared across the four age groups – 21-30 years, 31-40 years, 41-50 years, 50 years & above – using ANOVA. The result of ANOVA from Table 2 showed that the F-value was 5.984 and p-value was .001 ( $p < .05$ ). The ANOVA results suggested that there was a significant difference in the level of employee engagement among the different age group. Hence, hypothesis H2 was accepted.

Further, on comparing the means of each category across the age group using the LSD method (Table 3), the engagement level for the age group 21-30 years was found to be significantly different for those belonging to the 31-40 years age group. As can be seen from Table 3, the p-value for this comparison was 0.00 ( $p < .05$ ) and the mean value of the age group 31-40 years was 4.53, which is greater than for the age group 21-30 years (4.35) (Table 1). This comparison

indicated that employees in the age group 31-40 years are more engaged at the workplace than employees belonging to the age group 21-30 years. Similarly, it was found that the level of employee engagement of employees belonging to the 21-30 years age group was significantly different to those in the age group 41-50 years. As can be seen from Table 3, the p-value for this comparison was .022 ( $p < .05$ ), and the mean score of the former group was 4.35 and the latter was 4.52 (Table 1). The results suggested that the engagement level of the employees in the age group 41-50 years was higher than those in the age group 21-30 years. Further, it was observed that the level of employee engagement of employees belonging to the age group 21-30 years was significantly different from those in the age group above 50 years. As can be seen from Table 3, the p-value of this comparison was .037 ( $p < .05$ ), and the mean score of the former group was 4.35 and the latter was 4.58 (Table 1). The results suggested that the engagement level of the employees belonging to the age group above 50 years was higher than the engagement level of those in the age group 21-30 years. Hence, it may be inferred that older respondents displayed higher engagement levels than the younger ones. The results are also advocated by the study conducted by Sharma et al. (2017) and Douglas and Roberts (2020). The authors confirmed that the level of employee engagement is higher in older employees. It may be because older employees are more stable in their life, and are mature. They are more satisfied and committed to their job, which reflects in their engagement level at the workplace.

### Relationship between Employee Engagement and Educational Qualification

The mean score of employee engagement was compared across the three qualification groups, viz., graduate, post-graduate, and above post-graduate, using ANOVA. The

results of ANOVA from Table 2 depicted that the engagement level of employees across different qualification groups is the same ( $F = 1.372$ ;  $P = .255$ ). Hence, hypothesis H3 was rejected. This implied no variation in the degree of employee engagement across education. Bindu and Murlidhar (2016) also established that there is no significant difference in the level of employee engagement based on education.

### Relationship between Employee Engagement and Marital Status

The mean score of employee engagement was compared across the marital status using ANOVA. The result of ANOVA is depicted in Table 1. From Table 2, it can be observed that the F-value was 28.785 and p-value was .000 ( $p < .05$ ). The ANOVA results suggested that the level of employee engagement varies between single and married employees. Hence, hypothesis H4 was accepted.

Further, the mean comparison revealed that the mean score of employee engagement for single employees was 4.31 and for married employees was 4.54 (Table 1). The measure shows that married employees are more engaged than single employees. Shukla and Adhikari (2016) also advocated that married employees are more engaged than single employees. It may be because married people have reached a stage where they are satisfied, both professionally and personally.

### Relationship between Employee Engagement and Organisational Tenure

The mean score for employee engagement was compared across the four groups of length of service, viz., below 5 years, 5-10 years, 11-15 years, and more than 15 years, using ANOVA. The results of ANOVA from Table 2 depicted a significant difference in the level of employee engagement across all the four groups of length of service ( $F = 4.231$ ;  $p = .006$ ). Hence, hypothesis H5 was accepted.

Further, on comparing the means of each category of the four groups using the LSD method (Table 3), the level of employee engagement of respondents belonging to group with the length of service below five years was found to be significantly different from those of employees belonging to group with the length of service of more than 15 years ( $p = 0.001$ ). As can be seen in Table 3, the mean value of the level of engagement among the employees with a length of service of more than 15 years (4.60) was greater than those with a length of service of less than five years (4.40). The results suggested that employees who worked for more than 15 years in their respective banks are more engaged than employees who worked for less than five years. Hence, it

may be inferred that employees showed more engagement when they have spent a longer time with their organisation. Shukla and Adhikari (2016) also support the results and found that tenure has a significant impact on employee engagement. It may be because employees who are with the same organisation for a longer period of time are found to be more stable and satisfied in their job, which in turn reflects in their engagement level with the organisation.

### Relationship between Employee Engagement and Income

The mean score for employee engagement was compared across the four groups of income per month, viz., less than 20,000, 20,000-35,000, 35,000-50,000, and more than 50,000, using ANOVA. The results of ANOVA from Table 2 depicted that there was a significant difference in the level of employee engagement across all the four income groups ( $F = 12.177$ ;  $P = .000$ ). Hence, hypothesis H6 was accepted.

Further, making multiple comparisons using the LSD method (Table 3), the level of employee engagement of the employees in the income group 20,000-35,000 was found to be significantly different from those in the income group 35,000-50,000 ( $p = 0.004$ ). Table 1 depicted that the mean value of employee engagement for the income group 35,000-50,000 (4.28) was less than that of the income group 20,000-35,000 (4.43). This comparison indicated that employees with an income between 20,000 and 35,000 are more engaged than employees with an income in the range 35,000-50,000. Similarly, the level of employee engagement of employees in the income group 35,000-50,000 was different from those in the income group 50,000 and above. As is evident from Table 1, the mean score of employee engagement for the income group 50,000 and above (4.62) was greater than that for the group 35,000-50,000 (4.28). The results suggested that employees with an income 50,000 and above were found to be more engaged than those in the income group 35,000-50,000. Sharma and Gangwani (2017) also confirmed that income does impact the level of employee engagement. It can be deduced that employees earning more are more engaged than those earning less.

## DISCUSSION AND CONCLUSION

Employee engagement reflects an enriching and meaningful work experience. This is more than just making employees happy and offering them a better compensation. Results from the current study revealed that employee engagement varies with respect to four demographic variables, namely age, marital status, tenure, and income. However, gender and education turned out to be insignificant in determining



the difference in the engagement level of employees. The results are incongruent with the study conducted by Sharma and Rajput (2021), where the results showed that the work engagement level differed significantly with age, employment status, designation, and marital status. However, no significant difference in work engagement was found based on gender, educational qualifications, and years of experience. The study contributes to the scant literature on work engagement and its relationship with demographic variables in a non-western setting.

The results revealed that the level of engagement among employees did not vary on the basis of gender. It implies that there is no significant difference in the level of engagement between male and female employees. It could be due to the tendency of both female and male employees to respond in a similar manner to the environment in their organisation. This is supported by a study conducted by Robinson et al. (2004) which surveyed more than 10,000 employees from 14 organisations working for the national health services. The study concluded that the level of engagement did not differ between male and female employees. Along with these, Reissova et al. (2017) also proved that there is no significant relationship between gender and employee engagement in employees working in the automobile industry.

The study identified that the engagement level varies across different age groups, that is, employees who are older exhibited higher engagement level than the younger ones. Older employees are presumed to be more satisfied and committed to their job, owing to their level of maturity and stability in life, and the same is reflected in their engagement level. The results are also in line with the research conducted by Marcus and Gopinath (2017). The study surveyed 587 IT professionals, to examine the impact of age on the level of their engagement. The findings are endorsed by Sharma and Rajput (2021). The study confirmed that the engagement level of employees differed significantly with age. The current research indicated that older respondents displayed higher engagement level than the younger ones.

The current study also suggested that married employees exhibited higher engagement level than single employees. It is apparent that employees who are married have reached a stage where they are settled, both professionally and personally. The findings are similar to those of the study conducted by Sharma and Gangwani (2017). The author surveyed 480 employees working in various service sectors in India, such as telecom, banking, and insurance. The study identified a significant difference in the engagement level of married employees and single employees. Surprisingly, the study found no significant difference in the engagement level of employees with different levels of education. The findings corroborated the results of the study conducted by Rigg et

al. (2014), which surveyed 290 employees from the hotel industry operating in Jamaica, to investigate the influence of demographics on employee engagement. The study signified that there was no significant difference between employees' education level and their engagement. The results are in line with the present study.

The present study further found that employees who spent more than 15 years in their respective organisations are more engaged than those who spent less than five years. It appears that the employees who are with the same organisation for a longer period of time are more stable and satisfied, which in turn reflects in their engagement level. The results are also supported by Dhir and Shukla (2018). The study indicated that employees having more length of service with the organisations are more engaged. Further, it was observed that employees who belong to the higher income group are more engaged than those who belong to the lower income group. The findings are supported by Swaminathan and Ananth (2012). The study established a significant difference in the level of engagement with respect to the varied levels of income.

## CONTRIBUTIONS OF THE STUDY

The present study aims to analyse the relationship between demographic variables and employee engagement in the Indian banking sector. Since the study of demographics helps in predicting the behavioural pattern of an individual, the results enable an organisation to devise an engagement strategy accordingly. The study provides new directions to management research by opening up a debate on the impact of demographics on the level of employee engagement. The results empirically validated the interrelationship between demographics and employee engagement.

Although the past studies showed evidence of the significant impact of demographic variables on employee engagement and reported them as predictors of employee engagement, the current research, however, produces surprising outcomes. The study confirms that employee engagement varies significantly for different demographic variables. Some of the demographics are found to be significant, while some are not.

Moreover, there is no need to incorporate different engagement strategies on the basis of gender and qualification, as it is clear from the results that there are no significant differences in the level of employee engagement based on gender and qualification. However, it is crucial to consider age, marital status, tenure, and income while devising and implementing any engagement programme at the workplace, as it is evident from the results that these demographic variables have a significant impact on the level of employee engagement.

## IMPLICATIONS

The current study clearly indicates that employee engagement is a highly desirable notion in this competitive business environment. Employee engagement is vital for the business to be productive. Thus, organisations are making efforts to engage its employees because it is assumed that engaged employees will not only outperform their competitors but will 'go the extra mile'. Hence, the current study provides useful implications for HR practitioners and policy makers to devise effective engagement programmes.

Firstly, the study highlighted the significance of the relationship between employees' demographic characteristics and their level of engagement. Since employees belong to different demographics, a similar strategy would not work to boost their level of engagement. Hence, the study recommends formulating different strategies to improve the level of engagement among the diverse employees. Managers should reconcile policies, strategies, and processes to improve employee engagement with a careful consideration of age, tenure, marital status, and income, instead of gender and qualification. This will provide an overview to the management in deciding at what time and level they need to emphasise on engaging their employees (Sharma & Gangwani, 2017).

Secondly, the findings of the study suggest that engagement level of employees vary with age. Thus, managers should address age as the new diversity issue while framing any engagement policy. This enables policy makers to satisfy the unique requirement of younger workers as it is crucial to make employees feel energized, and thus as engaged as the older employees (James et al., 2015).

Thirdly, it was observed from the study that income also had an influence on the level of employee engagement. This provides an insight to management practitioners to devise engagement programmes, considering employees who earn less. Hence, while designing the engagement programmes, banks should emphasise on their younger employees and those who earn a lower salary. Specially designed training programmes, consistent support from leaders, various rewards and recognition schemes, and other pay related benefits may prove to be beneficial in enhancing the level of employee engagement. In addition to this, redesigning the jobs to make them more meaningful and rewarding (Rigg et al., 2014) may help in this direction.

## LIMITATIONS AND FUTURE RESEARCH

The current study highlighted the broader perspective, by linking demographics to the level of employee engagement. However, there are some limitations which open up new

avenues for future research. Firstly, the study considered employee engagement in relation to demographic variables and did not take into account the role of other contextual factors like personality characteristics or management style that may contribute to this relationship. Secondly, the study was conducted in the banking sector of one country only. Future studies can be conducted in other sectors of the Indian economy. Moreover, the results obtained in the Indian context cannot be generalised for other countries. Hence, future studies may be undertaken to validate the relationship in other countries. In addition to this, a cross-cultural comparison of India and other countries can be conducted. Lastly, the study adopted a cross-sectional research design which confines the scope of the study as it does not provide an understanding about the enhancement of employee engagement over a period of time. Longitudinal analysis may be conducted in the future to widen the scope of the study and generalise the findings.

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