

1 Augmenting Employee Productivity through Employee 2 Engagement: Evidence from Indian Banks

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6

7 **Abstract**

8 Banking is a service sector, and hence the complete health of a bank depends on the
9 performance of its employees, more precisely on their knowledge, skills and motivation level;
10 While every other resource like technology, capital assets and even finance can be bought; the
11 only resource that cannot be purchased is ENGAGED human resources, which can be
12 developed and nurtured only through implementation of effective HRD Policies and Practices
13 like, Training and Development, Career Progression, Reward and Recognition and Perceived
14 Organizational Support .An effective and efficient employee who has a strong commitment
15 towards company and its brand will create a ripple effect that results in a positive
16 environment in the organization. Some of the approaches aimed at HRD practices increase
17 employee engagement and in return this can have more influence on HR variables such as
18 retention and loyalty. Employee engagement creates emotional bonding with the bank, where
19 in they put more effort voluntarily and would not like to leave the job. Eventually this leads
20 to development of individual productivity as well as bank?s productivity.

21

22 **Index terms**— employee engagement, employee productivity, banks, human capital practices.

23 **1 Introduction**

24 hange is the route through which future assault the present and hence, it is very crucial to look at it closely
25 for successful coping which would entail us to espouse a new stance and develop a new insightful awareness to
26 comprehend the role it plays on our lives. As far as Indian banking scenario is concerned, all of us are aware,
27 that the wind of change has radically altered the landscape compared to what it used to be a few years ago. In
28 the early nineties, two aspects have brought on radial changes in our Indian banking sector; Liberalization and
29 Technology, which enabled the new entrants to develop innovative and new products and services which were
30 differentiating from existing services. In this connection, competition became a buzzword for the Indian banking
31 sector.

32 Since Banking is a service sector, the health of a bank depends on the performance of its employees, more
33 precisely on their knowledge, skills and motivation level; While every other resource like technology, capital assets
34 and even finance can be bought; the only resource that cannot be brought is ENGAGED human resources, which
35 can be developed and nurtured only through implementation of effective HRD Policies and Practices.

36 Kevin Cruise Defines "Employee engagement is the emotional commitment the employee has to the organization
37 and its goals". According to Hewitt Model Engaged Employees, Speak: Positively about the organization; they
38 would not hesitate to recommend this organization to a friend seeking employment. Stay: They have an intense
39 desire to be a member of the organization. Strive: They exert extra effort and engage in behaviors that contribute
40 to business success. Ion Hawalt has found that Employee Engagement in Public Sector Banks has been reduced
41 from 62% (2010) to 46% (2012), (Hawalt, 2013). Scarlett state that companies with engaged workers have 6%
42 higher net profit margins (Scarlett, 2010).

43 2 II.

44 3 Literature Review

45 One of the most accepted studies of engagement was carried out by Kahn (1990). Conceptually, He began
46 with the work of Goffman (1961) who proposed that, "people's attachment and detachment to their role varies"
47 ??Kahn 1990:694). However, Kahn argued that Goffman's study focused on fleeting face-to-face encounters,
48 while a approach was needed to fit organizational and or corporate life, which is "ongoing, emotionally charged,
49 and psychologically complex" (Diamond and Allcorn 1985). For an in depth understanding of the varying levels
50 of attachment the employees expressed towards their roles (Kahn 1990) examined several disciplines. It was
51 found that psychologists (Freud 1922), sociologists (Goffman 1961 ?? Merton 1957) and group theorists ??Slater
52 1966, Smith andBerg 1987) had all recognized the idea that individual as employees are naturally hesitant about
53 being members of ongoing groups and systems. As a result they "seek to protect themselves from both isolation
54 and engulfment by alternately pulling away from and moving towards their memberships" (Kahn 1990). The
55 terms Kahn (1990) uses to describe these calibrations are 'personal engagement' and 'personal disengagement',
56 which refer to the "behaviours by which people bring in or leave out their personal selves during work role
57 performances" ??Kahn 1990:694). These terms developed by Kahn (1990) integrate previous ideas taken from
58 motivation theories that people need self-expression and selfemployment in their work lives as a matter of course
59 (Alderfer 1972, Maslow 1954).

60 In a study to empirically test Kahn's (1990) model, ??ay et al (2004) found that meaningfulness, safety, and
61 availability were significantly related to engagement. In the only study to empirically test Kahn's (1990) model,
62 ??ay et al (2004) found that meaningfulness, safety, and availability were significantly related to engagement.
63 Practitioners and academics tend to agree that the consequences of employee engagement are positive (Saks
64 2006). There is a general belief that there is a connection between employee engagement and business results; a
65 metaanalysis conducted by ??arter et al (2002:272) confirms this connection. They concluded that, "?employee
66 satisfaction and engagement are related to meaningful business outcomes at a magnitude that is important to
67 many organizations". However, engagement is an individual-level construct and if it does lead to business results,
68 it must first impact individual-level outcomes. Therefore, there is reason to expect employee engagement is
69 related to individuals' attitudes, intentions, and behaviours. Although neither Kahn (1990) nor ??ay et al (2004)
70 included outcomes in their studies, ??ahn (1992) proposed that high levels of engagement lead to both positive
71 outcomes for individuals, (eg quality of people's work and their own experiences of doing that work), as well as
72 positive organizational-level outcomes (eg. the growth and productivity of organizations).

73 Gallup conducted a study on Employee Engagement in United States and finds that only 30% of people are
74 engaged at work i.e. only three employees out of ten. Of course, worldwide it's mostly worst. According to
75 Gallup's study it is about only 13% of the employees are engaged worldwide. Even though employee engagement
76 is so critical and a creamy sauce to massive business results, most of the employees is still not engaged at
77 work. He terms it as engagement crisis. Bharathi, N. (2009), states that the employee who is engaged believes
78 in organizations mission and values through their maximum commitment. The prime character of an engaged
79 employee is talking positively about his company, and that he will having sturdy desire to stick to the company
80 and in fact exerts more efforts for the success of the company. ??arter and others. (2002), presumed that there
81 is a nexus between employee performance and employee engagement. Employee Engagement is preferred as a
82 tool for success of the organization and financial soundness. Engagement has been identified to be connected to
83 job performance and excess code of conduct and is positively connected to organizational promise and negatively
84 connected to purpose to quit. Employee engagement creates emotional bonding with the bank, where in they put
85 more effort voluntarily and would not like to leave the job. Eventually this leads to development of individual
86 productivity as well as bank's productivity. (Hannah and Iverson, 2004).

87 4 III.

88 5 Research Gaps

89 Literature on HRD in banking sector integrating to Employee Engagement and Employee Productivity is
90 extremely limited since the concept of Employee Engagement is new. Most of the studies concentrate on single
91 sector or an individual bank and very few studies show a comparison of HRD between public and private sector
92 banks. Hence the present study tries to fill up the gap by integrating HRD Practices with Employee Engagement
93 and Employee Productivity with specific reference to banks.

94 6 IV.

95 7 Statement of the Problem

96 In order to sustain the challenges and constant changes it is very important to have the employees engaged as the
97 engaged employees will demonstrate an increased loyalty to the organization to reach the heights of excellence.
98 It is high time for the banks to effectively utilize the human strengths by generating positive perception and
99 attitude among the employees through Human Resource Development Programs.

101 **8 Objectives of the Study**

102 ? To assess the relationship between HRD policies and practices with Employee Engagement. ? To find the impact
103 of HRD Policies and Practices on Employee Engagement. ? To suggest and recommend possible interventions in
104 order to enrich the existing HRD policies and practices with a view to increase Employee Productivity in banks.

105 **9 VI. Hypothesis**

106 ? H1: There is a significant relationship between HRD policies and practices with Employee Engagement.
107 ? H2: HRD Policies and Practices have a significant impact on Employee Engagement and Productivity.
108 The HRD Practices are divided into relationship between HRD policies and Employee Engagement.4
109 parameters viz. Training and Development, Career Progression, Reward and Recognition and Perceived
110 Organizational Support. The Hypothesis are framed and tested separately for each of these parameters.
111 The above table, Karl Pearson's correlation coefficient analysis shows existence of positive correlation between
112 Employee Engagement (Dependent Variable) and the HRD practices (Independent Variables).

113 **10 VII.**

114 **11 Research Methodology**

115 The correlation is statistically significant at 5% significance level of ($=0.05$) or at 95 percent confidence interval.
116 Out of four independent factors Reward and Recognition system seems to have the greatest influence since 'r'
117 value is highest (0.422) compared to 'r' values of other factors and it is significant at 99 percent confidence
118 interval.

119 **12 a) Regression Analysis**

120 The second objective of the study is to find the impact of HRD Policies and Practices on Employee Engagement.
121 To analyse this objective regression tool has been used. The regression analysis in Table 6, 7 and 8 does not
122 support the null hypothesis H 0 and therefore it is not accepted. Alternate hypothesis H1 is retained which states
123 that there is a positive significant relationship between Career Progression System and Employee Engagement.
124 The standard beta coefficient is .422 for Career Progression System. F-statistic at degrees of freedom 1 and 335
125 is 72.291 which is greater than the table value of .000 b at $p= 0.05$. Also the tstatistic calculated value is 8.502.
126 It is also higher than the table value of .000 b . Hence null hypothesis is rejected at a confidence interval of 95
127 percent. This implies that Employee Engagement is significant determinant of Career Progression System. The
128 positive relation between the dependent and the independent variable is significant at 95 percent confidence level
129 as indicated by ($P<0.05$).

130 **13 c) Analysis of Reward and Recognition System**

131 Null Hypothesis-H0 c: There is no significant impact between Reward and Recognition System and Employee
132 Engagement.

133 Alternate Hypothesis-H1 c: There is significant impact between Reward and Recognition System and Employee
134 Engagement. The regression analysis in Table 9, 10 and 11 does not support the null hypothesis H 0 and therefore
135 it is not accepted. Alternate hypothesis H1 is retained which states that there is a positive significant relationship
136 between Reward and Recognition System and Employee Engagement. The standard beta coefficient is .113 for
137 Reward and Recognition System. F-statistic at degrees of freedom 1 and 335 is 4.303 which is greater than
138 the table value of .039 b at $p= 0.05$. Also the t-statistic calculated value is 2.074. It is also higher than the
139 table value of .039 b . Hence null hypothesis is rejected at a confidence interval of 95 percent. This implies
140 that Employee Engagement is significant determinant of Reward and Recognition System. The positive relation
141 between the dependent and the independent variable is significant at 95 percent confidence level as indicated by
142 ($P<0.05$). d) Analysis of Perceived Organizational Support Null Hypothesis-H0 d: There is no significant impact
143 of Organizational Support on Employee Engagement.

144 Alternate Hypothesis-H1 d: There is significant impact of Organizational Support on Employee Engagement.
145 ii. Theoretical Inference

146 The regression analysis in Table 12, 13 and 14 does not support the null hypothesis and therefore it is not
147 accepted. Alternate hypothesis H1 is retained which states that there is significant impact of Organizational
148 Support on Employee Engagement. The standard beta coefficient is .219 for Organizational Support. F-statistic
149 at degrees of freedom 1 and 335 is 16.817 which is greater than the table value of .000 b at $p= 0.05$. Also the t-
150 statistic calculated value is 4.101. It is also higher than the table value of .000 b . Hence null hypothesis is rejected
151 at a confidence interval of 95 percent. This implies that Employee Engagement is significant determinant of
152 Organizational Support. The positive relation between the dependent and the independent variable is significant
153 at 95 percent confidence level as indicated by ($P<0.05$).

154 14 IX.

155 15 Summary of Findings

156 ? The correlation between the HRD practices and Employee Engagement is statistically significant at 5%
157 significance level (?=0.05). The Karl Pearson's co-efficient values in table 2 (in green color) are less than the
158 significance level of 0.05, which implies that each of the independent parameters considered for this study has
159 a significant positive influence on Employee Engagement. ? Out of the four independent factors Reward and
160 Recognition System seems to have the greatest influence since 'r' value is higher (0.422) compared to 'r' values
161 of other parameters and that it is significant at 99 percent confidence interval. Out of total 337 respondents
162 from both the banks 219 respondents (65%) stated that satisfaction with financial rewards have positive impact
163 on employee engagement. ? Almost 69.7% of public sector banks respondents mentioned that they were willing
164 to voluntarily take up additional jobs that helps in excelling individuals as well as organizational productivity,
165 whereas 63% respondents from private sector banks agreed with the statement. ? 202 respondents (60%) out
166 of total 337 responses from both public (73) and private sector (129) banks say that Reward and Recognition
167 system acts as a tool in motivating, and in excelling employee engagement. ? 71% (239 respondents) of the total
168 respondents (337) from both the banking sectors said that they always get motivated and engaged by the bank's
169 career planning system. However the mean value on satisfaction level is comparatively high in public sector banks
170 than that of private banks. ? 74 respondents (51%) of public sector bank expressed that they are not encouraged
171 to experiment new and creative ideas, whereas in private sector banks it was 53 respondents (28%), who agree
172 with the statement. ? Job satisfaction and a sense of belonging is higher in respondents of public sector banks
173 than compared to that of private sector ones. ? 68% of public sector bank's respondents and 54%

174 of Private sector bank's respondents opined that they would stand up to protect the reputation of my bank.
175 Horizontal departmental transfers must be made only with the consent of the employees so that they can give
176 their best and their maximum involvement can be seen, resulting in better employee productivity.?

177 ? Though there are enormous reward and recognition policies to motivate the employees as stated earlier,
178 11% are still not clear about the selection criteria for reward system. It is very important to retain this group
179 and keep them engaged. The banks should conduct training session to the new recruits explaining the reward
180 system. ? It is also observed that in all the selected banks rewards and recognition is given mainly for the
181 marketing team to promote more sales and bring new customers for the bank. Rewards are given for increasing
182 the profits and sale of the business and not for performing their duties effectively and efficiently. This aspect
183 is demoting all the other functional department employees, where in the banks should overcome from this back
184 drop through implementing a motivational reward system for all the departments. ? There is a clear evident that
185 the employees who fall in the age group of 40-50 years and above 50 years are satisfied with recognition strategies
186 than financial rewards. Hence to keep these category employees engaged they should be frequently recognized
187 and for the rest of the groups, E -Certificate and monetary rewards points would be ideal. These points can be
188 linked to the online shopping cites so that the employees can redeem according to their requirements and needs. ?
189 Employees, in public sector banks as well as in Karnataka bank must be given freedom to the employees to build
190 up strategies and experiment with new and innovative ideas which help in improving the employee engagement.
191 ? Since the jobs are quite routine day to day in the banking system whether in private sector or public sector it is
192 very important to motivate and keep them engaged for better performance and productivity. In this connection
193 Reward and Recognition system plays a pivotal role in retaining and motivating the employees. ? The Bank
194 should never ignore the complaints raised by the employee's even though they are considered small. In order to
195 build up 'My Family' kind of environment their problems and suggestions must be taken care of, and this would
196 100% motivate the employees to be fully engaged. ? Most of the private bank employees work on the stress of
197 losing the job, this thought reduces the satisfaction level of the employees as they would be working with the fear.
198 Such perception reduces employee engagement and it would spoil the environment in long run. Therefore, the
199 banks should device strategies which ensure job security and job satisfaction among the employees. Nevertheless,
200 it is a great strength for the public sector banks that they have high degree of satisfaction than compared to
201 private sector banks and that they are really proud of being a part of the bank and would think twice before
202 quitting their job.

203 16 XI.

204 17 Conclusions

205 Banking sector is a service industry and hence it is very much necessary for all the banks whether it is private
206 sector bank or public sector bank, to concentrate on satisfaction of the employees, as on an average employees
207 spend more than 65% of their working life to the company itself (Yattoo, 2000). Human Resources is the back
208 bone for the survival of any organization. Therefore, proper Human Resource Development (HRD) policies and
209 practices become the key for the existence and success of the organization. It is true that only innovative,
210 malleable and pragmatic approach could effectively solve the problems relating to people, it is also possible to
211 trawl useful principles based on practice to deal with human-related facets.

212 If the employees are engaged the performance levels will be higher, they would sell harder, provide better
213 service and produce enriched quality with lesser defects.

214 Employee engagement is one of the strategies that act as a lever that can move the needle to all the above
215 motives.

216 A highly engaged employee will consistently deliver beyond expectations (Rathi 2011, Prabha 2012, Sharmila,
217 2013). A productive employee with a sense of ownership and strong bond with the company, creating a ripple
218 effect resulting in positive environment. The approaches aimed at excelling employee engagement will significantly
219 improve their involvement which in turn have a quantifiable effect on human capital variables such as retention
220 and motivation. Hence the Human Resource Development is the only tool that accelerates all the above aspects
and keep the employees much satisfied. ^{1 2 3}

1

Year
()

Figure 1: Table 1 :

2

	Factors	1	2	3	4	5
TDT	Pearson Correlation Sig. (2-tailed)	1				
(1)						
CPS	Pearson Correlation Sig. (2-tailed)	.198	**	1		
(2)		.000				
RRS	Pearson Correlation Sig. (2-tailed)	.026	.000	.346	**	1
(3)				.000		
POS	Pearson Correlation Sig. (2-tailed)	.374	**	.211	**	-.001
(4)		.000		.000		.594
						**
EES	Pearson Correlation Sig. (2-tailed)	.274	**	.113	*	.422
(5)		.000		.039		**
						.000

[Source: Compiled from Primary Data]

Figure 2: Table 2 :

221

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3

Model	Model Summary			Std. Error of the Estimate	Year Volume XVIII Issue I Version I () Global Journal of Management and Business Research
	R	R Square	Adjusted R Square		
1	.274	.075	.072	.51453	
a. Predictors: (Constant), Training and Development Techniques					

[Note: A]

Figure 3: Table 3 :

4

ANOVA a

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	7.192	1	7.192	27.16400	b
	Residual	88.689	335	.265		
	Total	95.881	336			

- a. Dependent Variable: Employee Engagement Strategies
b. Predictors: (Constant), Training and Development Techniques

Figure 4: Table 4 :

5

Coefficients a

	Model	Un-standardized Coefficients			Standardized Coefficients Beta
		B	Std. Error		
1		(Constant) 2.644	.215		
		Training and Development	.293	.056	.274

a. Dependent Variable: Employee Engagement Strategies

ii. Statistical Inference

$F (1, 335) = 27.164 > .000$ b ; $P=0.05$, Hence H_0 is rejected.

$T_{cv} = 5.212 > .000$ b ; $P=0.05$, Hence H_0 is rejected.

iii. Theoretical Inference

The regression analysis does not support the null hypothesis and therefore it is not accepted. Alternate hypothesis H_1 a is retained which states that there

Figure 5: Table 5 :

6

Model	Model Summary				
	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.422	.178	.176	.48578	a

a. Predictors: (Constant), Career Progression System

Figure 6: Table 6 :

7

ANOVA a

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.060	1	17.060	72.29	.000
	Residual	78.583	333	.236		b
	Total	95.642	334			

a. Dependent Variable: Employee Engagement Strategies.

b. Predictors: (Constant), Career Progression System.

Figure 7: Table 7 :

17 CONCLUSIONS

8

Coefficients a

	Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	Sig.
	(Constant)	.163			14.71800
1	Career Progression	.045	.422	8.502000	
	System				

a. Dependent Variable: Employee Engagement Strategies

i. Statistical Inference

$F (1, 335) = 72.291 > .000$ b ; $P=0.05$, Hence H_0 b is rejected

$T_{cv} = 8.502 > .000$ b ; $P=0.05$, Hence H_0 b is rejected

ii. Theoretical Inference

Figure 8: Table 8 :

9

Model	Model Summary				Std. Error of the Estimate
	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.113	.013	.010	.53158	

a. Predictors: (Constant), Reward and Recognition System

Figure 9: Table 9 :

10

	Model	ANOVA					
		Sum of Squares	df	Mean Square	F	Sig.	a
		Regression	1	1.216	4.303039	b	
1	Residual	94.665	335	.283			
	Total	95.881	336				

a. Dependent Variable: Employee Engagement Strategies.

b. Predictors: (Constant), Reward and Recognition System.

Figure 10: Table 10 :

11

Coefficients a

	Model	Unstandardized Coefficients		Standardized Coefficients	Sig.	95.0% Confidence Interval	
		B	Std. Error			Beta	Lower Bound
1	(Constant)	3.356	.195		17.188000	2.972	
	Career Progression System	.107	.052	.113	2.074.039	.006	

a. Dependent Variable: Employee Engagement Strategies

[Source: Compiled from I

Figure 11: Table 11 :

12

Model	Model Summary				
	R	R Square	Adjusted R Square	R	Std. Error of the Estimate
1	.22	.05	.05		.52104
	a				

a. Predictors: (Constant), Perceived Organizational Support

Figure 12: Table 12 :

14

Coefficients a

	Model	Un-standardized Coefficients			Standardized Coefficients	95.0% Confidence Interval	
		B	Std. Error	Beta		Sig.	Interval for
1	(Constant)	3.016	.183			16.486	.000 2.656
	Perceived Organizational Support	.201	.049	.219	4.101	.000	.105

a. Dependent Variable: Employee Engagement Strategies

[Source: Compiled from I

i. Statistical Inference

F (1, 335) = 16.817>.000 b ;P=0.05, Hence H 0 d is rejected.

T cv =4.101> .000 b ; P=0.05, Hence H 0 d is rejected.

Figure 13: Table 14 :

Employee Engagement. However, some of the variables such as Training and Development Techniques, Career Progression System, Reward and Recognition System and Perceived Organizational Support are positively significant to Employee Engagement at 95 confidence level.

? Out of four independent factors Employee Engagement Strategies seems to have the greatest

influence on Employee Productivity since 'r' value is highest (0.749) compared to 'r' values of other factors and it is significant at a 99 percent confidence interval.

? According to the regression analysis, it is evident that there is positive relationship between all the independent variables Training and Development Techniques

X. Suggestions 10

? Public Sector Bank employees with more than ten years of experience, expressed that they have not

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