

Employee Engagement at Banks in Kutch

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Abstract

Employee Engagement is a buzz word in Human Resource study and the organizations who are successful take pride in implementation of employee engagement strategies. Engaged employees of an organization highly contributes to the performance of the organization and becomes an asset for the organization. Organizations make attempts to keep its employees engaged and thus increase their commitment and contribution to the organization. This paper attempts to study the factors influencing the employee engagement among the banks in Kutch district of Gujarat. Employees of two public sector banks and two private sector banks of this region were studied. The analysis confirms the relevance of the factors for employee engagement & also indicates at the distinguishing stimulus provided by these factors for the public sector and private sectors banks.

Keyword: Employee Engagement, Public Sector and Private Sector banks, Kutch (Gujarat)

Successful organizations take pride in their implementation of great and successful employee engagement strategies which have helped create an attractive environment and a community within which their employees enjoy working. An employee feels a strong association with his organization when engagement is effective and real. It affects their attitude towards both their colleagues and the company's clients, improving customer satisfaction and hence the organization's performance. To ensure effective management of human capital, it is vital that management builds an environment that encourages engagement as this is likely to boost employee commitment and productivity. Driving Performance and Retention through Employee Engagement (Corporate Leadership Council, 2004), it was revealed that those employees who are most committed perform 20% better and are 87% less likely to leave the organization indicating the significance of engagement to organizational performance.

An engaged employee is conscious of business environment, and works with contemporaries to improve performance for the advantage of the organization. The organization must develop and cultivate engagement, which necessitates a two-way relationship between the employer and the employee (Robinson et al, 2004). This is what brings the passion for work and enthusiasm of the employee to contribute towards the success of the company, and the employee being made aware of the business objectives.

Disengaged situations such as total disconnect from business makes people withdraw from themselves and may be seen as defensive. Companies that properly engage their employees experience a direct link to employee satisfaction, talent retention, customer satisfaction, employee loyalty, safety, productivity and profitability. Organization's ability to manage employee engagement is closely related to its ability to achieve high performance levels and superior business results.

According to Towers Perrin (2004), emotional issues being the way employees feel about their companies and what kind of ambassadors they are willing to be are the key drivers of engagement. He noted there is a high chance for improvement as there are only three factors received over 50% favourable responses. Found that training and development produced engaged employees who had a 3.74% higher operating margin and 2.06% higher net profit margin than average.

The IES diagnostic tool (Figure 1) shows that it is also important that employees receive training and performance appraisal in order to feel more valued, involved and hence engaged. The diagnostic tool supports Herzberg and Maslow's theories that reward and recognition as well as performance appraisal; drive the level of engagement within organizations. The sense of feeling valued and involved is the key driver of employee engagement and these driver origins from various facets including pay & benefits. But it is not the most important, to feel valued, neither is it the least important. It contributes to the factors and cannot be neglected as people need to be satisfied with their level of pay & benefits before they can naturally think of committing to the business objectives and impacting positively.

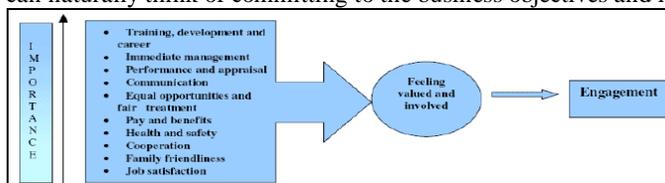


Figure: 1 Drivers of engagement: a Diagnostic Tool (Source: Robinson et al. 2004 (IES report))

An organization's talent pool may be categorized into three groups viz. Engaged, Not Engaged and Actively Disengaged.

Engaged - "Engaged employees work with passion and they feel a profound connection to their company. They drive innovation and move the organization forward."

Not engaged - "Not - Engaged employees are essentially 'checked out'; they are sleepwalking through their day, putting time – but not energy and passion- into their work."

Actively disengaged- "The 'actively disengaged' employees are just not unhappy at work; they are busy acting out their unhappiness."

Rationale of the study

It is seen that the employee engagement is extremely important for the organizations and a variety of factors affect the perception of the employees to be either engaged or actively disengaged. Especially in the developing area of Kutch post 2001 earthquake there has been a growth in industrialization and also the Banks have established their setups and rapidly. No detailed literature existed on the topic in the area and also on how the employees perceive the employee engagement activities of their respective organizations. Also researchers wanted to understand whether there was any difference in the effective employee engagement perception of public and private sector bank employees.

Objectives:

1. To study the level of employee engagement in private and public sector banks.
2. To identify the factors affecting the perception on employee engagement of the organization.
3. To do comparative analysis of components which are affecting employee engagement among public and private sector banks.

Review of Literature

Kahn (1990) in his work of conceptualization of engagement stated that self and role exist in some dynamic, negotiable relation in which a person both drives personal energies into role behaviours and displays the self within the role. He further said that such engagement serves to fulfil the human spirit at work. Alternatively, disengagement is viewed as the defending themselves during role performances.

Employee engagement strategy, the culture of engagement, leadership & management, talent mind-set, communication & knowledge sharing, and organisations reputation & branding are prominent factors in business. This could lead to engaged employees, customer loyalty, increased retention, productivity and profits. He also argued and clearly confirms that a "one size fits all" approach is not possible even if the same factors were identified. Neeta Bhatla (2011) in a study of Employee Engagement practices and its effect on employee performance with special reference to ICICI and HDFC Bank in Lucknow, found that organizations had to give their employees the freedom to make their work exciting and provide an environment having an engaged work life. With increase in responsibilities at home and a desire to excel in their careers, employees often get distracted from their work which needs to be taken care of. She proposes that employees are the assets of the organization and if they are not given space whereby they can make a perfect blend of both work and fun, optimum performance from them may be difficult. Employee engagement also emphasise the importance of employee communication on the success of a business. Organizations and employees share a symbiotic relation, where both are dependent on each other to satisfy their needs and goal. Therefore; employee engagement should not be a onetime exercise, but a continuous Process of learning, improvement and action. Sharma et. al. (2010) in their exploratory study to determine of Employee Engagement in a Private Sector Organization concluded that Objectivity & Recognition emerged as the critical determinants of organizational commitment which explained 93.9% of the variance in organizational commitment. Similarly, Career Opportunity and Pay emerged as the critical determinants of job involvement. These two variables together explained a little over 91% of the variance in job involvement.

Swatee et al. (2012), in their paper identified key dimensions of organizational culture and communication which can shape employee engagement in bank. Whereas Pradeep et al (2011), suggested that people seek more meaning in their day-to-day work than they do in their personal lives. This implies employers should be seeking to make work meaningful by finding out what matters to their employees especially since evidence suggests that meaningfulness impacts not only on the individual, but also on the bottom line. They also suggested a connection between employee engagement and business result, the effect of individual differences on work performance, perception and personality, emotional factor, personal relationship and demographic factors. Kinjal Bhatt (2012), while conducting a case study at GNFC on Employee engagement: a tool to achieve sustainable growth, noted that Employee Engagement in an organization can definitely enhance organization's performance, productivity, pride and prestige. Employee Engagement depends on one's professional knowledge, concern for job and motivation from superiors. In GNFC she found good working environment, sharing and openness to share views, training and development, good pay structure and perks, etc. which was responsible for high ratio of employee engagement, and with the help of employee engagement, it becomes easy to find out the performance of an employee and his participation in an organization.

Whereas focusing on employee engagement at DCCBS of Maharashtra State there was emphasis that highly engaged workforce will definitely make an organization more successful in terms of financial & nonfinancial parameters (Vijayashri et. al, 2012). Employee Engagement is critical to business success. This study had brought in a new variable employee engagement which is unusual in DCCBs. The management should understand the importance of employee engagement, that unlike other business organizations various studies reveal a significant relationship between employee engagement and business outcomes and performance of any business organization. Intuitive

Bijay Kumar (2011), identified the factors of Employee Engagement which influence the performance outcome of organization. These factors included Factors Influencing Employee Engagement Recruitment, Job Designing, Career Development Opportunities, Leadership, Empowerment, Equal Opportunities and Fair Treatment, Training and Development, Performance Management, Compensation, Health and Safety, Job Satisfaction, Communication, Family Friendliness. The highest contributing factor employee recognition was powerful contributor more than any other variable.

Author & Year	Title of Paper	Country	Findings
Lynn Kalani Terumi Hayase (2009)	Internal communication in organizations and employee engagement	USA	The purpose of this study was to determine if internal communication has an effect on employee engagement levels. Examining the factors of communication and engagement it was found that a relationship does exist. The results indicated that organizations could utilize internal communication to improve employee engagement.
Solomon Markos and M. Sandhya Sridevi (2010)	Employee Engagement: The Key to Improving Performance	-	In order to have engaged employees in any organization, managers suggested looking at ten points. Start it on day one, Start it from the top, Enhance employee engagement through two-way communication, give satisfactory opportunities for development and advancement. Organizations should ensure that employees have everything they need to do their jobs, Give employees appropriate training, Have strong feedback system, Incentives have a part to play, Build a distinctive corporate culture, Focus on top-performing employees.
Jill E. Perry Smith and Tracy L. Dumas (2007)	Debunking the ideal worker myth: Effects of temporal flexibility & family configuration on engagement	US	The researchers examined the impact of flexibility policies and employee family configuration on work engagement. More specifically, rather than looking at one or two particular policies, they examined the impact of groups of policies based on the dimension of temporal flexibility they afforded. In considering two different types of temporal flexibility, they found that episodic flexibility had more of a positive effect on employees'. Impact of Flexibility policies for single, childless workers is counter intuitive. Other findings also suggest that by implementing policies that offer employees the opportunity to develop in all aspects of their lives, organizations can increase their supply of a coveted commodity – employee engagement. Broader policies that allow all employees a greater degree of control over their work and non-work lives, and that explicitly encourage employees to develop enriching lives outside of work can benefit the entire organization. Thus

			according to them by doing well and helping employees to enhance their whole lives, organizations can also do well.
Farai Ncube and Steven Jerie (2006)	Leveraging Employee Engagement for Competitive Advantage in The Hospitality Industry.A Comparative Study of Hotels A and B in Zimbabwe	Zimbabwe	Employee engagement in the hospitality industry plays a critical role in determining the competitiveness of a company. As such successful organisations can be distinguished by unsuccessful organisation by virtue of looking at the levels of employee engagement. This research also highlighted the other determinants of competitive advantage in the two organisations, but equally indicating the significance of employee engagement, to strengthen these other factors. The findings from both hotels demonstrated the differences in overall performance between the two organisations. There was strong evidence that highly engaged workgroups outperform groups with lower employee engagement, Organization having a greater number of employees that are completely disengaged is poorly placed in employee engagement. Employees of the organization having less completely disengaged employees are strongly satisfied, and are very much willing to stay with their employer As a result the hotel with higher engagement levels enjoyed a competitive edge with 43.7% markets share against 17.3% market share of the other hotel.
Dr. Padmakumar Ram and Dr. Gantasala V. Prabhakar (2011)	An enquiry into the mediatory role of employee engagement: Evidence from the hotel industry in Jordan	Jordan	<p>The research recommends assisting organization to retain their talented staff and not only to retain them but to provide more holistic experience has that included a balance between their work environment and their home life. Employee turnover causes and little commitment on the part of organization can be alleviated through effective retention & WLB strategies.</p> <p>The results confirmed the relationship between Employee Engagement and Perceived Organizational Support. The effect of Job Characteristics, Intrinsic and Extrinsic Rewards, Perceived Supervisor Support, Perceptions of Procedural Justice, Perceptions of Distributive Justice on Employee Engagement is also confirmed.</p> <p>Respondents also valued recognition, appreciation, challenging work, growth opportunities along with equitable pay plans. Together, the presence of these dimensions considered for this study contribute to Employee Engagement and in turn influencing the extent of Job satisfaction, Organizational Commitment, Intention to continue with the employer and heightened responsibility toward work related issues</p>

Dr. Yasmin Janjhua (2011)	Employee Engagement: A Study Of HPSEB Employees	India	The results showed that job characteristics contribute to job engagement, and organizational engagement. If the employees feel that their jobs provided variety, freedom, identity and proper feedback the employees get more engrossed and engaged in their work thereby leading to more quality, productivity and efficiency. Perceived organizational support was significantly positively related to job engagement and organizational engagement.
Azka Ghafoor, Tahir Masood Qureshi, M. Aslam Khan and Syed Tahir Hijazi (2011)	Transformational leadership, employee engagement and performance: Mediating effect of psychological ownership.	Pakistan.	The discussion and empirical testing concluded that leadership style and human resource practice, employee engagement, significantly affects the dimensions discussed in the context of psychological ownership. Transformational leadership develops self-efficacy in employees to move further and it also supports the development of self-identity. Employee engagement makes employees more responsible and enhances their sense of belongingness towards the organization. Transformational leader's develops the positive behavior that leads to enhance satisfaction & sense of belongingness among followers. The increase in self-identity and association with organization will increase the employees' commitment towards tis organization and improve their performance. This identity and association with organization develops commitment in employees and their performance increases. The study also supported the direct impact of employee's satisfaction and sense of belongingness to the quality of relationship between employees and organization. Both transformational leadership style and employee engagement practices develop sense of ownership in employees. They feel responsible for their actions; develop confidence in their abilities, sense of self-identity and sense of belongingness to their work and organization.

Research Methodology

Instrument for the study was adopted from Pradeep et al (2011) paper on A Prognostic Examination of Employee Engagement from its Historical Roots. Part one of the questionnaire consisted of 25 statement regarding employee engagement and part two consisted of the demographic features.

Employees of the bank, 4 banks is listed below from Anjar and Gandhidham city, were approached to participate in the survey. Two Government Banks (Dena bank & IOB bank) and two Private Banks (HDFC bank & AXIS bank) employees were covered under the survey.

Out of the received 115 filled questionnaire 100 employees (50 from public bank and 50 from private bank) were considered due to incomplete data and to ensure the equal number of response from both the groups.

Tests

The internal validity of the instrument was analysed using Cronbach's Alpha. Factor analysis was conducted to determine the factors influencing the employee engagement. Independent sample t – test were conducted to study the effect of demographics (age, education & experience) on employee engagement factors. To analyse the difference between the two groups viz. public and private banks, one way ANNOVA was applied through SPSS 19.0.

Analysis

Table 1 shows the frequency analysis based on various demographic variables. It indicates that researchers had quite an appropriate mix of the employees to understand the overall employee's perception

The value of Cronbach's Alpha is 0.928 and number of items (question) is 25. Since the value of Alpha is higher than the accepted (0.70), thus the instrument is reliable and can be used with other statistical procedures for further investigation.

The crosstab (Table 2) for the level of engagement shows that 39% and 48% employees of the public sectors and private sector banks are respectively disengaged. Whereas 5% of public sector bank employees are actively disengaged.

Initially, the factorability of the 25 EE items was examined. Several well-recognized criteria for the factorability of a correlation were used. The Kaiser-Meyer-Olkin measure of sampling adequacy was .80, above the recommended value of .6. Finally, the communalities were all above .5, further confirming that each item shared some common variance with other items. Given these overall indicators, factor analysis was conducted with all 24 items.

To identify and compute composite coping scores for the factors underlying the EE the Principle components analysis was used. The rotation sum of square loading values showed that the first factor described 34% of the variance, the second factor 14% of the variance, and a third factor 10% of the variance. The fourth and fifth factors had values, explaining 9% and 8% respectively. These factors explained the total of 76% of total Variance. The rotated matrix extracted 5 dimension of employee engagement, these dimensions are :

Dimension 1 : Culture of Engagement	There is continuous communication in the organization on: the goals and progress achieved.
	There is continuous communication in the organization on: any new developments affecting employees.
	The organization encourages the sharing of information, knowledge and resources.
	Strategic HR policies and initiatives promote employee engagement at all levels of the organization.
	The organization provides career opportunities for employees to further development and growth.
	The organization has a culture of Employee engagement.
	The organization celebrates its successes with employees.
	HR benchmark reports are acted upon by management.
	Management is measured on the performance of their people.
	The organisation's reputation is viewed as sound by stakeholders
	The organization benchmarks the products and / or services it provides to the market.
	The organization incentivises superior performance.
Dimension 2: Talent Mindset	The organization has a defined talent retention strategy.
	The organization has a defined talent acquisition strategy.
	The organization deals effectively with poor performance.
	The company Measures the effectiveness of HR initiatives.
	The organization generally retains its customers for long periods.
Dimension 3: Organizations' Reputation and Branding	Leadership and management "walks the talk" in terms of their behaviour to ensure that all employees are engaged.
	Our employee engagement strategy is supportive of the business strategy.
	The organisation and its products and / or services are well respected in the market.
	Organisational performance is impacted positively due to the employee engagement culture.
Dimension 4: Transparency	The organization is transparent when dealing with change

Dimension 5: Employee Wellbeing and Loyalty	The organization values work and home life balance.
	Leadership and management enjoy a high level of trust from employees.

The independent sample t- test conducted on the all five dimensions to study the variance among the two groups of public sector and private sector revealed very important observations.

The independent sample t - test for Culture of Engagement; the sig (2 tailed) value is 0.011 which is less than 0.05, so the null hypothesis is rejected and alternate hypothesis that is $\mu_1 \neq \mu_2$ is accepted. The culture of engagement is more among the private banks (M = 2.34, SD = 0.56) compared to the public banks (M = 2.04, SD = 0.60). But in the case of independent sample t - test for Employee Wellbeing and Loyalty; the sig (2 tailed) value is 0.003 which is less than 0.05; alternate hypothesis that is $\mu_1 \neq \mu_2$ is accepted. The employee wellbeing and loyalty is more among the public sector banks (M = 3.30, SD= 0.80) as compared to private banks (M = 2.8, SD = 0.73). Thus, for two factors employee focused organization culture and employee wellbeing and loyalty, there is a higher influence on employee engagement among private sector banks as compared to the public sector banks for culture dimension and vice versa for the other dimension.

But it is also important to note here that for other factors Employee Development (sig- 2 tailed value 0.084), Organization's branding and reputation (sig- 2 tailed value 0.464) and Transparency (sig- 2 tailed value 0.505) shows that the variances for two groups that is private bank and government bank are equal. These factors have similar influence on employee engagement among private sector banks as compared to the public sector banks.

A series of one way ANOVA were conducted to understand the impact of age, education and experience on employee engagement. It was observed that for the age groups there was a statistically significant difference between groups as determined by one-way ANOVA (F (2, 97) = 4.830, p = .010). A Tukey post-hoc test revealed that the employee engagement was statistically significantly lower for employees of age group 41 to 60 (2.33 ± 0.65 min) compared to the employees of age group 21 – 26 (2.3 ± 0.61 min, p = 0.66) and employees of age group 27 – 40 (2.3 ± 0.60 min, p = 0.088). There were no statistically significant differences employees of age group 21 – 26 and 27 - 40 (p = .754). Whereas one-way ANOVA for the Qualification (F (2, 97) = 0.853, p = .429) and for Numbers of years in the organization (F (4, 95) = 2.314, p = .063) there were no statistically significant differences. This suggests that educational background of the employee and his tenure in the organization do not have impact on him being engaged employee or not. Also the independent sample t – test for the other demographic features like gender, marital status, rural / urban background showed no statistically significant differences

Discussion and Implication

The high rates of the disengaged employee in private and public banks should be cause of worry. The findings are similar to the findings by Pradeep et al (2011) and Vijayashri et. al 2012, which suggests that disengaged employees disconnect themselves from work roles and withdraw cognitively and emotionally. Disengaged employees display incomplete role performances and task behaviours become effortless, automatic or robotic (Hochschild, 1983). Melcrum (2005) states that to fully embed employee engagement as a real business issue, requires commitment to building an integrated, multi-faceted strategy.

There are many factors in employee engagement and they differ from company to company. In order for engagement strategy to be successful, it must be tailored to the objectives and culture of each organization. The culture of an organization should be supplementary to create employees engaged and which would upsurge the employee performance, which is key criterion for the Banks growth. Cropley (2005) says that the function of an organization's culture is to define boundaries, convey a sense of identity, and help generate commitment to something larger, enhance stability, social system and act as a mechanism to guide and shape attitude and behaviour of employees. Employee wellbeing will lead to their loyalty in long run and engage them with the organizations.

Employee engagement focuses on how the psychological experiences of work and work environment form the course of people for either being present or absent during task performances (Kahn, 1990). All the mentioned dimensions cumulatively become building blocks towards creating a culture of engagement because employees will identify with correct organizational behaviours which are supported by leadership and management, organizational values, vision and mission, HR policy and so forth to catapult the company's success through highly engaged and performing employees.

The organizations with the Talent Mindset which has its HR philosophy well knitted around the attracting and retaining talents tends to achieve higher advancement. In the workplace research on employee engagement (Harter, et.al 2002) have repeatedly asked employees 'whether they have the opportunity to do what they do best every day' . An organization's capability to succeed in managing employee engagement is meticulously correlated to its ability to accomplish high performance levels and healthier business results.

Thomas et al (2004) goes on to suggest that leaders in an organization should build a sense of purpose with all employees. The structure of organization and reporting roles in the banks need to emphasize on creating open dialogue

with easy access to various platforms and mediums where employees are listened to, without anxiety of retaliation. Employees that step hesitantly into this discussion for the first time need to be rewarded with appropriate action by management showing respect for their input as well as with proper follow-up in each and every instant. Things may not necessarily change because of every employee's suggestions but their comments need to be treated fairly and consistently throughout the banks. According to the Corporate Research Foundation (2005), an organization's reputation and branding are a critical success factor in building an employee engagement culture. Organisational reputation is achieved by how the company builds relationship both with internal and external stakeholders, including business success.

Thomas et al (2004), state that management needs to demonstrably value employee feedback. Actual dialogue is essential; communicating openly, honestly and frequently will build employee engagement only if it goes both ways, which is believed to more administrative in public banks and hence would further reduce the engagement levels of employees.

Vazirani (2007), stated that Not-engaged employees tend to concentrate on tasks rather than the goals and outcomes they are expected to accomplish. They want to be told what to do just so they can do it and say they have finished. Employees tend to sense that, their contributions are not accounted, and their talent is not being tapped, when they are not engaged. They often feel this way because they don't have productive associations with their managers nor with their colleagues. Hence the transparency in the systems adopted by the organization contributes highly towards engaging the employees.

In a study conducted by Marcie Pitt et. at (2009) found that the following factors related to employees' characteristics explain higher levels of employee engagement: gender (being female), household income (having lower household income, however this effect was found to be very weak 29), elder care status (having no elder care responsibilities), physical health (being in better physical health), mental health (being in better mental health), core self-evaluation (having a more positive sense of self), and age (being older).

According to Vazirani (2007) "an organisation should have a proper pay system, provide equal opportunities for growth and advancement to all the employees, only a satisfied employee can become an engaged employee, organisations with high levels of engagement provide employees with opportunities to develop their abilities, learn new skills, acquire new knowledge and realise their potential." When banks plan for the career paths of their employees and invest in them, in this way their people invest back in the organisations. The public sector banks may have further emphasis on where the promotions may not necessarily depend on seniority of employees whereas the private sector banks needs to focus employee wellbeing by reducing the stress on employees and improving their work – life balance. Deepa et.al (2011) reported that the variance in the Work Life Balance index among public and private sector was excessive among the banking sector employees as they felt the Personal Needs and Social Needs were most restricting the private bank employees.

Conclusion

Employee Engagement is critical to business success. The Banks have to focus on this aspect to boost their growth and get a competitive advantage. This study had highlighted the dimensions of employee engagement for the banks. The management should understand the importance of employee engagement, that unlike other business organizations various studies reveal a significant relationship between employee engagement and business out comes and performance of any business organization. In the current scenario the banks have to comprehend those high levels of employee engagement is necessary to improve employee commitment. And this extraordinary involvement with job will thus create a motivated workforce that will work together to achieve the common goals of the organization. Highly engaged workforce will definitely make an organization more successful in terms of financial & nonfinancial parameters.

Limitations and Future Scope of study

The study is limited to a specific geographical area and to only four banks. The findings can be further verified for a larger geographical area and the study can be a reference point for other sectors. Also the factors studied may have a different perspective in the study of employee engagement and the demographic features may vary the conclusions.

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