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Impact of Demographic Variables on Employee Engagement in Private Sector Banks

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ABSTRACT
The study aims to examine the structural relationships of employee engagement factors and analyze the influence of different demographic variables on the overall level of worker engagement in the top private banks in Delhi National Capital Region (NCR), India. This study uses a crosssectional descriptive design. Data was collected through questionnaires from 417 bank employees in IndusInd Bank, HDFC Bank, ICICI Bank, Kotak Mahindra Bank, and Axis Bank to determine the effect of demographics on employee engagement. An item level confirmatory factor analysis was conducted within a structural equation modeling framework to ensure reliability, convergent validity, and discriminant validity of measures related to vigor, dedication, and absorption in the Utrecht Work Engagement Scale. Independent samples t-test and ANOVA were performed to detect significant differences in employee engagement levels based on age, gender, experience, marital status, designation, departments, income, and educational qualification. The study concluded that employees' engagement levels in private commercial banks are homogeneous in terms of age, gender, work experience, marital status, designation, departments, income, and educational qualification. Therefore, the influence of these demographic factors in explaining the variance in worker engagement in private commercial banks in Delhi NCR is insignificant. The study highlights the importance of demographic segmentation when analyzing workers' engagement and provides a direction for future research in this area. To increase professional engagement, the study recommends that managers should consider other factors outside the scope of demographics...

Keywords: Employee Engagement, Demographic Variables, Confirmatory Factor Analysis, , Private Sector Banks, Delhi NCR.

INTRODUCTION

The Indian banking sector is changing at an accelerated pace, especially in Delhi NCR, where the private banks compete with each other. Digital innovation, new type of integration of financial technology and rising levels of consumer preferences in personalized & immediate services, made a huge impact on these playing fields (Albrecht & Bakker, 2021). Engagement does not merely stem from job satisfaction alone; engagement is indicative of greater psychological integration when employees put into it emotional, cognitive, and physical energy for the tasks they undertake (Bakker & Demerouti, 2023). Contemporary research continues to strengthen Kahn's conditions, seeing them as essential antecedents for engagement across sectors, including service industries which resemble banking (Shuck & Wollard, 2021). Private banks in Delhi NCR often have staff juggling several responsibilities, such as hitting sales targets, solving customer complaints, compliance and report submission. These demands can induce stress- and reduce motivationreducing if not appropriately addressed (Saks & Rotman, 2021). In the modern knowledgeintensive services economy, commercial banking serves as a primary driver of economic growth. Within this framework, human capital assets have emerged as the primary source of sustainable competitive advantage. Private sector banks require continuous high performance, excellent service delivery, and strict compliance from their workforce. Consequently, nurturing an actively engaged workforce stands as a top priority for corporate leadership. Employee engagement is operationalized as a positive, fulfilling, work-related state of mind characterized by three core dimensions: Vigor, Dedication, and Absorption. While substantial research highlights the strategic importance of employee engagement on organizational performance, a critical structural inquiry persists regarding the socio-demographic determinants of these psychological states. Employee engagement is not only important for the organization but also has significant effects on the outcome of the organization. Various studies conducted recently shows that engaged workers do a better job with customers, perform at higher levels with their jobs and improve the performance of the organization as a whole (Albrecht & Bakker, 2021; Meyer & Maltin, 2021). Banking institutions employ a diverse workforce across multiple age cohorts, genders, experience profiles, education brackets, and professional job roles.

Understanding whether these individual demographic variables significantly influence engagement levels is crucial for developing customized human capital strategies. This paper empirically addresses this topic, utilizing data from 417 professionals across five major private banking entities: IndusInd Bank, HDFC Bank, ICICI Bank, Kotak Mahindra Bank, and Axis Bank.

LITERATURE REVIEW

The multi-dimensional concept of employee engagement is widely evaluated via the Utrecht Work Engagement Scale (UWES) framework developed by Schaufeli et al. (2002, 2006). An overall program for model evaluation is proposed based upon an interpretation of converging and diverging evidence. Model assessment is considered to be a complex process mixing statistical criteria with philosophical, historical, and theoretical elements. This framework structures engagement into three complementary yet empirically distinct dimensions: Vigor, Dedication, and Absorption. Vigor denotes high levels of energy, mental resilience while working, and the willingness to invest effort in one's tasks. Dedication represents a sense of significance, enthusiasm, inspiration, pride, and challenge. Absorption is characterized by being fully concentrated and happily engrossed in one's work, where time passes quickly and detaching from tasks becomes difficult. Caroline et al. (2021) conducted a systematic review examining interventions to improve employee engagement. The impact of demographic characteristics on these engagement dimensions has generated varied arguments in organizational literature. Certain researchers argue that demographic factors like age and organizational tenure correspond to varying engagement levels due to changing career expectations and structural adjustments. The findings suggest that leadership development, job redesign, and health-focused workplace initiatives positively impact engagement levels. For instance, older or more experienced professionals might exhibit higher dedication due to stable professional identities, or lower absorption due to routine cognitive demands. Similarly, gendered perceptions regarding work-life boundaries or occupational roles can theoretically lead to varying levels of vigor under persistent stress. Job status variables such as operational job roles, functional departments, education backgrounds, and income brackets are also argued to create varied access to structural resources, thereby modifying employee engagement. Kulikowski (2021) explored demographic differences in work engagement and found that age and work experience moderate engagement dimensions such as vigor and dedication. Rai and Maheshwari (2021) studied employee engagement and organizational trust in Indian service industries. They found that trust in leadership and transparent communication significantly improve engagement levels. Carnevale and Hatak (2020) analyzed employee adjustment and engagement during remote work conditions. They found that organizational communication, leadership support, and work-life balance significantly affect employee engagement. However, an alternative stream in human resource management literature suggests that employee engagement is primarily driven by systemic organizational designs, job characteristics, and corporate cultures rather than individual socio-demographic factors. According to this view, when an organization provides structured support, clear career development paths, and open internal communication channels, employees develop high engagement regardless of their personal demographic backgrounds. Ana-María (2025) examined the relationship between HR practices, engagement, and organizational performance. Their findings confirm that employee engagement mediates the relationship between HR practices and performance outcomes. This perspective implies that engagement levels should remain perceptually uniform across different individual groups when institutional designs are consistent. Selvam and Kumar (2021) noted that this level of engagement emerges from meaningfulness, psychological safety, and psychological resources that employees experience as their employees in the working environment and the psychological resource where they feel comfortable. Chioma and Dibia (2023) found that engaged employees exhibit higher levels of job performance and stronger organizational commitment. While engagement indicators are moderate, the relationship between engagement dimensions and employee performance suggests a good cause and effect effect, showing why strengthening engagement programs is significant in practice.

RESEARCH GAP

There is a real empirical gap in the rich literature on work engagement. Most of the existing studies have been restricted to the demographic factors in isolation or across mixed industries without evaluating their combined effect in the structured environment of private commercial banks. Moreover, previous studies often ignore the need to validate the structural validity of the core measurement scale through advanced checks such as the Hetero trait Mon trait (HTMT) ratio and accurate indicator load analysis, before making comparisons across demographic groups. Moreover, there are no concurrent multi-variable parametric evaluations on the impact of 8 different socio-demographic vectors (gender, age, marital status, job role, experience, department, income and education) on the 3 engagement dimensions within a single private banking population sample. This research is a direct response to this gap.

RESEARCH METHODOLOGY

This study uses a cross-sectional descriptive and analytical empirical design. The target population consists of active banking professionals working within selected private sector commercial institutions in the National Capital Region (Delhi NCR), India. Primary data was gathered via a highly structured, self-administered questionnaire. The final validated sample includes 417 active employees across five major banks: IndusInd Bank, HDFC Bank, ICICI Bank, Kotak Mahindra Bank, and Axis Bank. This balanced sample ensures diverse representation across organizational structures. The measurement scale for employee engagement was adapted from the Utrecht Work

Engagement Scale (UWES), adjusting individual statement items to fit the banking workplace context. Data analysis followed a multi-stage approach. First, Confirmatory Factor Analysis (CFA) via Structural Equation Modeling (SEM) was conducted to evaluate scale reliability, convergent validity, and discriminant validity. Second, Harman's Single Factor test was applied to evaluate potential Common Method Bias risks. Finally, advanced inferential statistics—including Independent Samples t-tests and One-way Analysis of Variance (ANOVA)—were executed to test the hypothesized demographic differences. Following the validation of the measurement models,. The findings presented in this chapter provide a comprehensive empirical basis for addressing the research objectives and hypotheses and contribute to a deeper understanding of the factors influencing employee engagement in the private banking sector.

OBJECTIVE OF THE STUDY

The primary objective of this research paper is to evaluate the influence of demographic variables on the engagement levels of private bank employees. To achieve this aim, the study addresses two main areas: First, to validate the structural psychometric properties of the employee engagement dimensions (Vigor, Dedication, and Absorption) via Confirmatory Factor Analysis. Second, to empirically evaluate if key demographic characteristics (gender, age, marital status, job role, experience, department, income, and education) exert a significant influence on overall employee engagement levels. Based on this objective, the core research hypothesis is established: H3: Demographic variables significantly influence engagement levels of private bank employees.

DATA ANALYSIS

The demographic profile of the respondents is presented, and differences in employee engagement practices and employee engagement levels across demographic groups and private banks are examined.

6.1 Demographic Profile of Respondents

This section presents the demographic characteristics of the respondents included in the study. The demographic variables considered for analysis include gender, age, marital status, educational qualification, experience, income, department, job role, and bank category. A total of 417 respondents from selected private banks in Delhi NCR participated in the study. The analysis was conducted using frequency and percentage distribution to provide a clear understanding of the sample composition.

(1) Gender-wise Distribution of Respondents

Table 6.1 and Figure 6.1 present the gender-wise distribution of respondents selected from private banks in Delhi NCR. The table indicates that out of the total 417 respondents, 231 respondents (55.4%) were female, and 186 respondents (44.6%) were male. This shows that female respondents constituted a slightly higher proportion of the sample compared to male respondents.

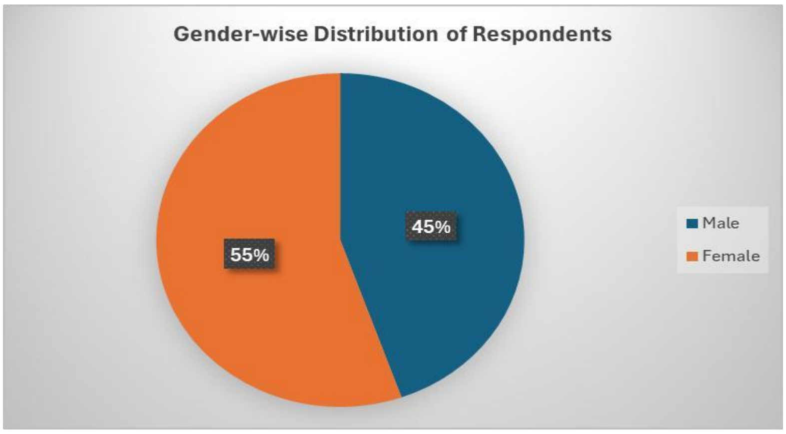

Figure 6.1: Gender-wise Distribution of Responden

Table 6.1: Gender-wise Distribution of Respondent

Gender	Frequency	Percentage
Male	186	44.6
Female	231	55.4
Total	417	100.0

(2) Age-wise Distribution of Respondents

Table 6.2 and Figure 6.2 present the age-wise distribution of respondents working in selected private banks in Delhi NCR. The table shows that most respondents belonged to the age group of 25 to 35 years (51.8%), followed by 18 to 25 years (26.8%) and above 35 years (21.4%). **Table 6.2: Age-wise Distribution of Respondents**

Age Group	Frequency	Percentage
18 to 25 years	112	26.8
25 to 35 years	216	51.8
Above 35 years	89	21.4
Total	417	100.0

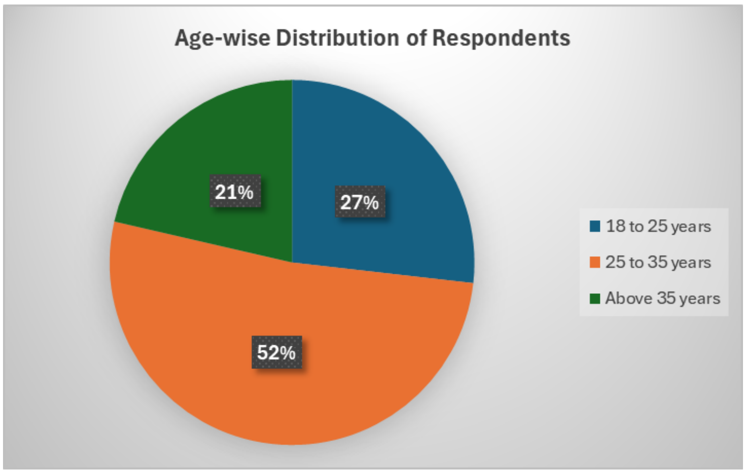

Figure 6.2: Age-wise Distribution of Respondents

(3) Marital Status-wise Distribution of Respondents

Table 6.3 and Figure 6.3 present the marital status-wise distribution of respondents selected from private banks in Delhi NCR. The table indicates that out of the total 417 respondents, 246 respondents (58.9%) were married, and 171 respondents (41.1%) were single. This shows that married respondents constituted a higher proportion of the sample.

Table 6.3: Marital Status-wise Distribution of Respondents

Marital Status	Frequency	Percentage
Single	171	41.1
Married	246	58.9
Total	417	100.0

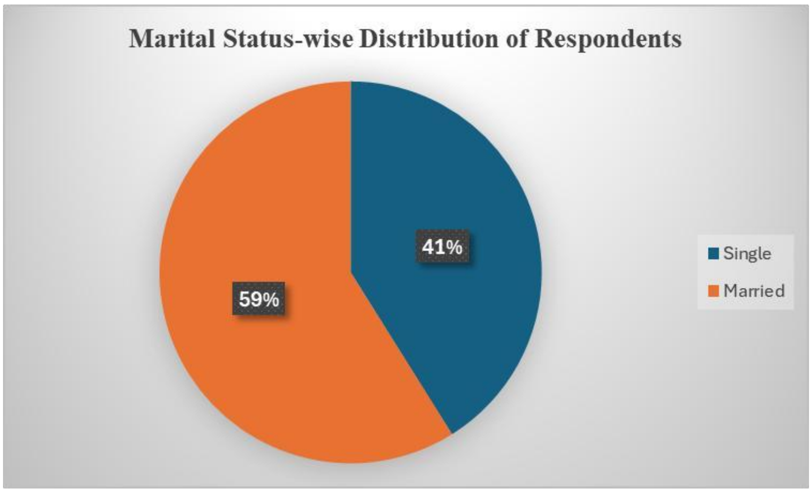

Figure 6.3: Marital Status-wise Distribution of Respondents

(4) Educational Qualification-wise Distribution of Respondents

Table 6.4 and Figure 6.4 present the educational qualification-wise distribution of respondents selected from private banks in Delhi NCR. The table indicates that most respondents possessed a master's degree (55.4%), followed by bachelor's degree holders **(39.3%).** A small proportion of respondents had Diploma (3.6%) and High School qualifications (1.8%).

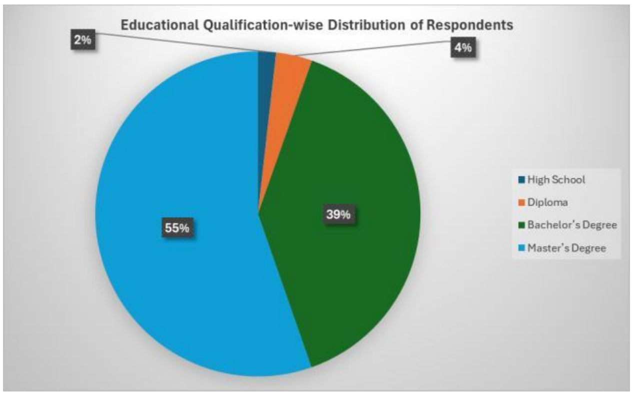

Figure 6.4: Educational Qualification-wise Distribution of Respondents Table 6.4: Educational Qualification-wise Distribution of Respondents

Educational Qualification	Frequency	Percentage
High School	8	1.8
Diploma	15	3.6
Bachelor's Degree	164	39.3
Master's Degree	230	55.4
Total	417	100.0

(5) Experience-wise Distribution of Respondents

Table 6.5 and Figure 6.5 present the experience-wise distribution of respondents selected from private banks in Delhi NCR. The table indicates that most respondents had 4–7 years of experience

(35.7%), followed by 1–3 years of experience (30.4%). Respondents with more than 10 years, less than 1 year, and 8–10 years of experience constituted 14.3%, 10.7%, and 8.9% respectively.

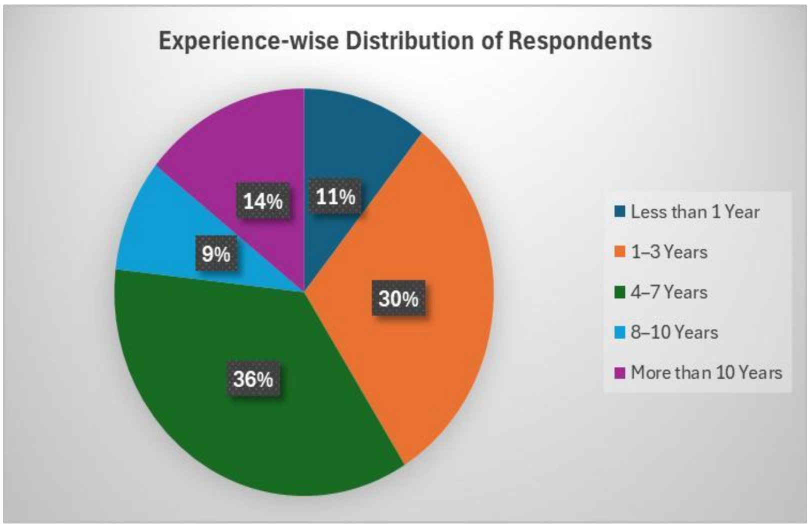

Figure 6.5: Experience-wise Distribution of Respondents

Table 6.5: Experience-wise Distribution of Respondents

Experience	Frequency	Percentage
Less than 1 Year	45	10.7
1–3 Years	127	30.4
4–7 Years	149	35.7
8–10 Years	37	8.9
More than 10 Years	59	14.3
Total	417	100.0

(6) Income-wise Distribution of Respondents

Table 6.6 and Figure 6.6 present the income-wise distribution of respondents selected from private banks in Delhi NCR.

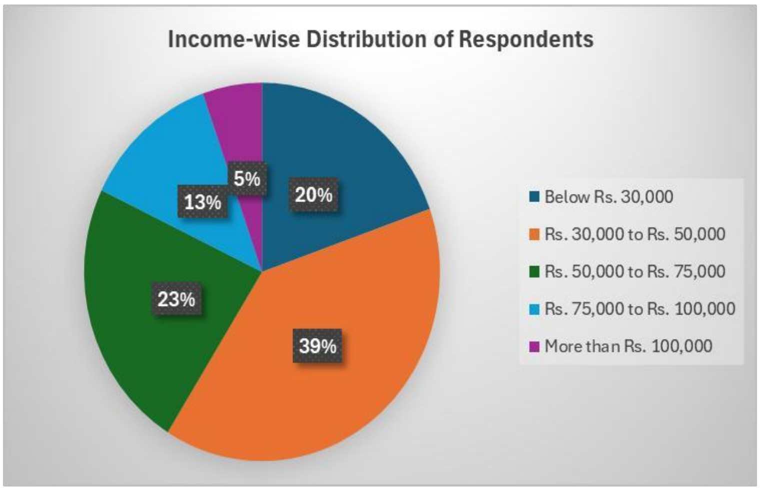

Figure 6.6: Income-wise Distribution of Respondents

Table 6.6: Income-wise Distribution of Respondents

Income	Frequency	Percentage
Below Rs. 30,000	82	19.6
Rs. 30,000 to Rs. 50,000	164	39.3
Rs. 50,000 to Rs. 75,000	97	23.2
Rs. 75,000 to Rs. 100,000	52	12.5
More than Rs. 100,000	22	5.4
Total	417	100.0

The table indicates that most respondents belonged to the income group of Rs. 30,000 to Rs. 50,000 (39.3%), followed by Rs. 50,000 to Rs. 75,000 (23.2%) and below Rs. 30,000 (19.6%). Respondents earning Rs. 75,000 to Rs. 100,000 and more than Rs. 100,000 constituted 12.5% and 5.4% respectively.

(7) Department-wise Distribution of Respondents

Table 6.7 and Figure 6.7 present the department-wise distribution of respondents selected from private banks in Delhi NCR. The table indicates that most respondents belonged to the Customer Service department (48.2%), followed by Finance (25.0%) and Operation (23.2%). A small proportion of respondents belonged to the HR department (3.6%).

Table 6.7: Department-wise Distribution of Respondents

Department	Frequency	Percentage
Operation	97	23.2
Finance	104	25.0
HR	15	3.6
Customer Service	201	48.2
Total	417	100.0

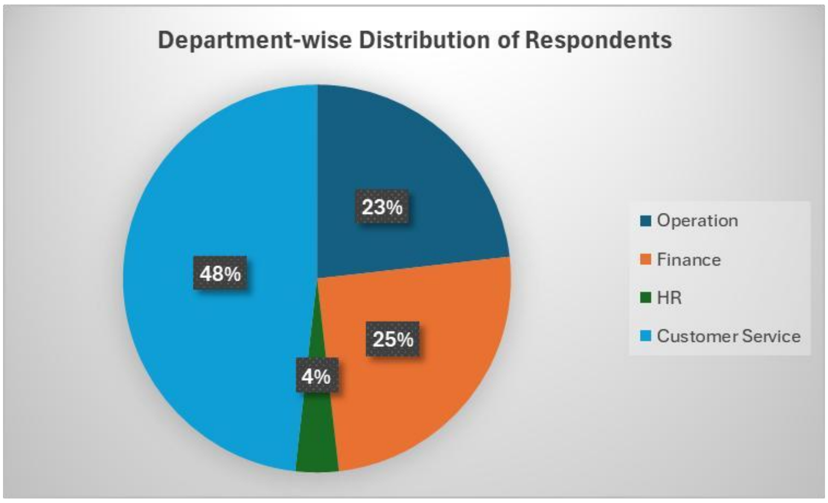

Figure 6.7: Department-wise Distribution of Respondents

(8) Job Role-wise Distribution of Respondents

Table 6.8 and Figure 6.8 present the job role-wise distribution of respondents selected from private banks in Delhi NCR. The table indicates that most respondents belonged to Middle **Management** (57.1%), followed by Junior Staff (33.9%). Senior Management employees constituted 8.9% of the total respondents.

Table 6.8: Job Role-wise Distribution of Respondents

Job Role	Frequency	Percentage
Junior Staff	141	33.9
Middle Management	238	57.1
Senior Management	38	8.9
Total	417	100.0

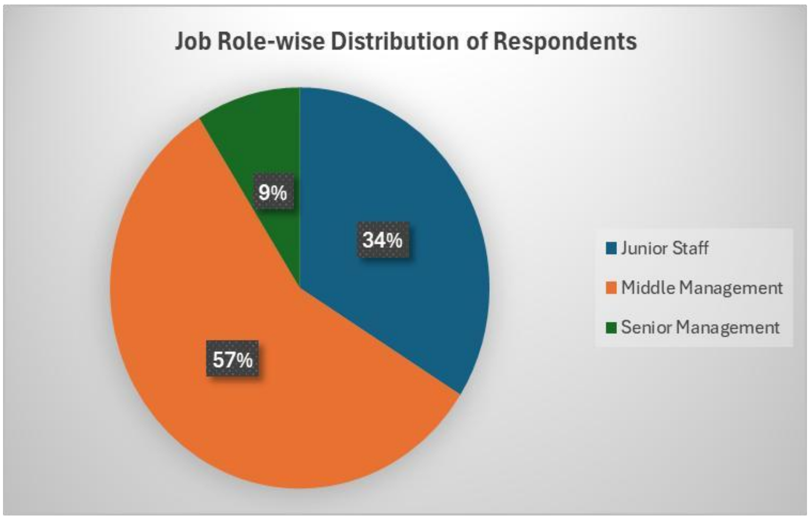

Figure 6.8: Job Role-wise Distribution of Respondents

(9) Bank-wise Distribution of Respondents

Table 6.9 and Figure 6.9 present the bank-wise distribution of respondents selected from private banks in Delhi NCR. The table indicates that most respondents belonged to HDFC Bank (42.9%), followed by ICICI Bank (25.0%). Respondents from IndusInd Bank, Kotak Mahindra Bank, and Axis Bank constituted 12.5%, 10.7%, and 8.9% respectively.

Table 6.9: Bank-wise Distribution of Respondents

Bank	Frequency	Percentage
HDFC Bank	179	42.9
ICICI Bank	104	25.0
IndusInd Bank	52	12.5
Kotak Mahindra Bank	45	10.7
Axis Bank	37	8.9
Total	417	100.0

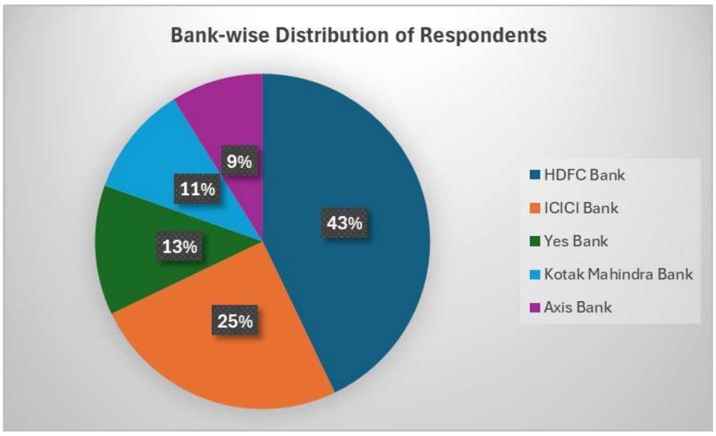

Figure 6.9: Bank-wise Distribution of Respondents

6.2 Influence of Demographic Variables on Employee Engagement Levels

H3: *Demographic variables significantly influence engagement levels of private bank employees.*

To test Hypothesis H3, Independent Samples t-test and One-way ANOVA were performed to examine whether employee engagement levels differed across demographic characteristics, namely gender, marital status, job role, experience, age, department, income, and educational qualification. The results are presented in Table 6.10.

Table 6.10: Analysis of Demographic Variables and Employee Engagement Levels

Demographic Variable	Test Used	Df	Test Statistic	pvalue	Result
Gender	Independent Samples t-test	415	t = -0.134	0.894	Not Significant
Marital Status	Independent Samples t-test	415	t = -0.049	0.961	Not Significant
Job Role	ANOVA	2, 414	F = 1.621	0.207	Not Significant
Experience	ANOVA	4, 412	F = 0.569	0.686	Not Significant
Age	ANOVA	2, 414	F = 1.699	0.193	Not Significant
Department	ANOVA	3, 413	F = 0.359	0.783	Not Significant
Income	ANOVA	4, 412	F = 0.215	0.929	Not Significant
Education	ANOVA	3, 413	F = 0.856	0.470	Not Significant

The results presented in Table 6.10 indicate that none of the demographic variables exhibited a statistically significant influence on employee engagement levels, as all p-values exceeded the prescribed significance level of 0.05. Specifically, no significant differences were observed across gender, marital status, job role, experience, age, department, income, or educational qualification. These findings suggest that employee engagement levels remain relatively consistent across the different demographic categories of employees within the selected private banks. Accordingly, the findings indicate that demographic characteristics do not significantly influence employee engagement levels among private bank employees. Since all obtained p-values are greater than the prescribed significance level of 0.05, Hypothesis H3 is rejected. Therefore, it is concluded that demographic variables do not significantly influence the engagement levels of employees working in the selected private banks.

7 INTERPRETATION OF FINDINGS

The empirical results provide clear insights. First, the measurement analysis confirms that employee engagement, structured via Vigor, Dedication, and Absorption, is a highly reliable and valid multi-dimensional construct within the private banking sector. Second, the formal rejection of demographic differences indicates that work engagement is not significantly affected by individual socio-demographic characteristics. An item level confirmatory factor analysis was conducted within a structural equation modeling framework to ensure reliability, convergent validity, and discriminant validity of measures related to vigor, dedication, and absorption in the Utrecht Work Engagement Scale. Independent samples t-test and ANOVA were performed to detect significant differences in employee engagement levels based on age, gender, experience, marital status, designation, departments, income, and educational qualification. The study concluded that employees' engagement levels in private commercial banks are homogeneous in terms of age, gender, work experience, marital status, designation, departments, income, and educational qualification. This underscores the systemic nature of workforce engagement within the commercial banking sector.

8. DISCUSSION

The empirical findings of this research paper provide valuable insights into the literature on human capital management in the banking sector. The validation of the multi-dimensional employee engagement scale aligns with the theoretical foundations of the Utrecht Work Engagement Scale (UWES) framework, supporting the distinction between physical energy (Vigor), emotional involvement (Dedication), and cognitive concentration (Absorption). The primary insight of this study lies in the complete rejection of demographic variances, showing that work engagement remains uniform across diverse personal backgrounds. This finding supports the view in strategic human resource management that engagement is primarily shaped by work design and organizational culture rather than individual socio-demographic profiles. In the intense environment of private banking—characterized by performance targets and compliance tracking— shared organizational practices, leadership styles, and workspace designs appear to shape employee perceptions uniformly. Consequently, individual demographic categories do not create significant differences in overall engagement levels.

9. MANAGERIAL IMPLICATIONS

The practical implications of this research offer clear guidance for banking executives, human resource managers, and organizational strategists. First, because demographic variables do not significantly influence engagement levels, human resource departments should avoid designing engagement initiatives based strictly on demographic segmentation. Programs customized solely around age groups, gender, or organizational tenure are unlikely to yield distinct advantages, as these sub-groups experience work engagement relatively uniformly.

Second, corporate strategies should focus on systemic organizational practices, workplace cultures, and job characteristics to optimize engagement. Banking institutions should prioritize establishing supportive leadership behaviors, transparent communication loops, and clear career path options. By focusing on structural workplace enhancements—such as providing high job resources, clear feedback, and manageable work demands—banks can effectively foster energy, pride, and focus across their entire workforce, regardless of demographic backgrounds.

10. CONCLUSION

This research paper involves an in-depth analysis of the effect of demographic factors on the level of employee engagement in the private sector of the business domain of banking in Delhi NCR. The factors considered were gender, age, marital status, designation, experience, department, income, and education. Confirmatory factor analysis was performed to validate Vigor, Dedication, and Absorption. The hypothesis that these factors do not have a significant effect on employee engagement was accepted since $p > 0.05$. The study concluded that apart from these factors, there are more influential causes of employee engagement with regard to the private sector banks in Delhi NCR.

11. LIMITATIONS OF THE STUDY

The results of the study conducted for the purposes of this research paper may be useful in terms of understanding Human Capital Management in the banking sector more closely. The validation of the measure of multi-dimensional employee engagement as a whole, as well as the UWES items in particular, that was obtained as a result of the study, was a pleasant surprise, as it validated the differences in engagement levels manifested by employees who display high levels of Vigor, dedication, and absorption at work. Furthermore, the most surprising result of the study was the absence of variance in results across the analysed socio demographics

12. FUTURE OF THE RESEARCH

Future research could expand on these findings in several ways. First, longitudinal study designs could be utilized to track how employee engagement levels change over time in response to shifting corporate strategies or broader economic conditions. Second, expanding the study's scope to include public sector banks and regional financial institutions would allow for a comprehensive comparative analysis of the wider Indian banking landscape. Third, future studies could integrate qualitative approaches—such as in-depth interviews and focus groups—alongside quantitative metrics to capture deeper insights into how institutional changes affect employee well-being...

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