

FROM ENGAGEMENT TO LOYALTY: A STRUCTURAL EQUATION MODELLING APPROACH IN THE HARYANA BANKING INDUSTRY

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Abstract

Purpose: This study examines the antecedents of employee engagement and its subsequent impact on organizational commitment and employee retention within the Indian banking sector, specifically in Haryana. The research investigates the roles of leadership, perceived organizational support, psychological capital, and value congruence in shaping employee engagement.

Design/methodology/approach: A quantitative research design was adopted, utilizing data from 400 banking professionals across four major public and private sector banks. Validated measurement scales were employed, and the data were analyzed using confirmatory factor analysis (CFA) and structural equation modeling (SEM) via SPSS-AMOS.

Findings: Results indicate that perceived organizational support, psychological capital, and value congruence significantly and positively influence employee engagement, with psychological capital emerging as the strongest predictor. Leadership, however, did not exhibit a significant direct effect on engagement in this context. Engagement, in turn, significantly enhanced organizational commitment and employee retention. The measurement model demonstrated strong reliability, convergent and discriminant validity, and excellent model fit (CFI = 0.962, RMSEA = 0.028).

Practical implications: The findings suggest that banking institutions should invest in fostering supportive organizational climates, enhancing employees' psychological capital, and aligning organizational values with those of employees to strengthen engagement. This can lead to higher commitment and reduced turnover rates.

Originality/value: This study extends the literature on engagement in emerging economy contexts, providing empirical evidence that, in the Indian banking sector, organizational and psychological resources may outweigh direct leadership effects in driving engagement. It offers actionable insights for human resource strategy in knowledge-intensive service industries.

Keywords: Employee engagement, Organizational commitment, Employee retention, psychological capital, Perceived organisational support, Value congruence, Banking sector, India

1. INTRODUCTION

Employee engagement has become a paramount concern for organizations globally, particularly in high-pressure, service-oriented sectors like banking. Engaged employees demonstrate heightened productivity, increased commitment, and reduced turnover intentions, which collectively contribute to enhanced organizational performance and competitive advantage (Saks, 2006; Bakker & Demerouti, 2004). The banking sector in Haryana, India, embodies these challenges as it navigates rapid technological changes, stringent regulatory demands, and intensifying competition for skilled talent (Empuls Xoxoday, 2025). Understanding the drivers of employee engagement within this context is crucial for fostering a resilient and committed workforce.

Recent discourse highlights that employee engagement transcends mere job satisfaction; it represents a profound emotional and psychological connection employees forge with their work and organization (Vantage Circle, 2025). Engagement in banking institutions has been linked to better customer service, higher morale, and a stronger alignment with organizational goals, which ultimately drive retention and minimize costly turnover (Quantum Workplace, 2021; Empuls Xoxoday, 2025). Moreover, studies emphasize that engagement acts as a catalyst, translating organizational support, leadership practices, psychological capital, and value congruence into sustained employee commitment and loyalty (Eisenberger et al., 1986; Luthans et al., 2007; Cable & DeRue, 2002).

Psychological capital — comprising hope, optimism, resilience, and self-efficacy — has garnered increasing attention as a critical antecedent of engagement and retention, empowering employees to adapt to changing demands and maintain motivation under stress (Avey et al., 2011; Al Ahabbi et al., 2019). In tandem, perceived organizational support, which reflects employees' beliefs that their contributions are valued and their well-being prioritized, fosters reciprocal engagement and organizational citizenship behaviors (Rhoades & Eisenberger, 2002). Value congruence, or the alignment between employees' personal values and organizational values, further reinforces engagement by enhancing identification and reducing workplace conflict, a factor that is particularly salient in culturally diverse banking environments (Kristof-Brown et al., 2005; Dechawatanapaisal, 2025).

While leadership is often cited as a potent driver of engagement, emerging findings recommend a nuanced understanding; leadership effectiveness may depend heavily on the broader organizational context and the presence of supportive structures (Breevaart et al., 2014; Rich et al., 2010). This study explores these relationships within Haryana's banking sector to ascertain how these variables collectively impact engagement, organizational commitment, and employee retention.

Given the evolving landscape of banking, shaped by digital transformation and workforce demographic shifts, this research contributes both theoretically and practically by elucidating the pathways through which psychological capital, organizational support, and value congruence influence engagement. These insights can inform strategic human resource policies aimed at nurturing a motivated and stable banking workforce, vital for sustaining operational excellence and customer satisfaction.

2. Literature Review

2.1 Employee Engagement

Employee engagement is widely recognized as a multidimensional construct characterized by vigor, dedication, and absorption in work tasks (Schaufeli et al., 2006). Engagement transcends traditional job satisfaction and is linked to improved individual and organizational outcomes such as increased productivity, reduced absenteeism, and higher customer satisfaction (Bakker & Demerouti, 2004; Macey & Schneider, 2008). Engaged employees go beyond formal job requirements, displaying discretionary effort critical in service sectors like banking (Saks, 2006).

2.2 Leadership and Employee Engagement

Leadership is often depicted as a primary antecedent of employee engagement through transformational and situational styles that inspire and motivate employees (Breevaart et al., 2014). However, recent research calls for a contextual understanding, suggesting that leadership alone may not suffice to fully engage employees without organizational support and resources (Rich et al., 2010). This highlights the complex interplay between leadership behaviors and broader organizational mechanisms influencing engagement.

2.3 Perceived Organizational Support (POS)

POS refers to employees' perception that the organization values their contributions and cares for their well-being, aligned with social exchange theory, which posits that support begets reciprocal positive attitudes (Eisenberger et al., 1986; Rhoades & Eisenberger, 2002). Numerous studies affirm POS as a critical driver of motivation, job satisfaction, and engagement, leading to enhanced organizational commitment (Rhoades & Eisenberger, 2002).

2.4 Psychological Capital

Psychological capital (PsyCap), comprising hope, optimism, resilience, and self-efficacy, plays an increasingly prominent role in fostering employee engagement (Luthans et al., 2007). PsyCap enables employees to maintain a positive outlook and cope with workplace stressors, thereby enhancing performance and commitment (Avey et al., 2011; Fulp, 2011). Its developmental nature makes it a targetable resource for interventions to boost engagement.

2.5 Value Congruence

Value congruence, the alignment of individual and organizational values, is fundamental to creating a cohesive work environment that nurtures engagement and reduces turnover intentions (Cable & DeRue, 2002; Kristof-Brown et al., 2005). Employees perceiving high congruence report higher job satisfaction, commitment, and proactive work behaviors, particularly important in culturally diverse sectors such as banking (Dechawatanapaisal, 2025).

2.6 Organizational Commitment and Employee Retention

Organizational commitment entails an emotional attachment and sense of loyalty to the organization (Meyer & Allen, 1991). Engaged employees tend to develop greater commitment, which is a strong predictor of employee retention (Saks, 2006; Halbesleben & Wheeler, 2008). Turnover intention is inversely related to engagement, emphasizing its strategic importance in workforce stability especially amid growing labor market challenges in banking (Harter et al., 2002).

3. Methodology

3.1 Research Design and Sampling

The study utilized a quantitative research design, collecting data through a structured questionnaire administered to 400 employees across four prominent banks in Haryana, including State Bank of India, Punjab National Bank, HDFC Bank, and ICICI Bank. Stratified sampling ensured representation across different designations (officers, managers, senior managers) and geographic locations within Haryana.

3.2 Measures

The study used validated psychometric instruments to ensure accurate, reliable, and consistent measurement of the key constructs. For Leadership, established instruments like the Multifactor Leadership Questionnaire (Avolio & Bass, 2004), Situational Leadership (Hersey & Blanchard, 1970), and the Leadership Practices Inventory (Kouzes & Posner, 1985) were employed. Perceived Organizational Support was measured with Eisenberger et al.'s (1997) well-validated scale that captures employees' perceptions of organizational care and value. To assess Psychological Capital, the PsyCap scale by Luthans et al. (2007) was used, focusing on hope, optimism, resilience, and self-efficacy. Value Congruence, reflecting alignment of personal and organizational values, was adapted from Brown and Treviño (2006). The Utrecht Work Engagement Scale (Schaufeli et al., 2006) measured employee engagement levels. Organizational Commitment was gauged using Meyer and Allen's (1991) three-component model with additions from Lin and Chang (2015) to capture emotional and normative bonds employees have with their organizations. Finally, Employee Retention was evaluated using a scale developed by George (2015) focusing on intention to stay and organizational loyalty. Using these validated tools enhances the study's construct validity, reliability, and overall robustness of findings.

Table 1: Validated psychometric instruments to measure the study constructs

Construct	Instrument / Scale
Leadership	Multifactor Leadership Questionnaire (Avolio & Bass, 2004), Situational Leadership (Hersey & Blanchard, 1970), Leadership Practices Inventory (Kouzes & Posner, 1985)
Perceived Organizational Support	Scale by Eisenberger et al. (1997)
Psychological Capital	PsyCap scale by Luthans et al. (2007)
Value Congruence	Adapted from Brown & Treviño (2006)
Employee Engagement	Utrecht Work Engagement Scale (Schaufeli et al., 2006)
Organizational Commitment	Three-component model by Meyer & Allen (1991), with inclusion from Lin & Chang (2015)
Employee Retention	Scale by George (2015)

3.3 Data Collection and Ethics

Data collection ensured anonymity and voluntary participation, with consent obtained prior to questionnaire distribution. Ethical clearance was secured from the institutional review board governing doctoral research.

4. Data Analysis

Table 1 presents the demographic profile of the 400 respondents in the study. The sample consisted of 61.3% male and 38.8% female participants. A majority were married (68.8%), while 31.3% were single. In terms of age, respondents were evenly distributed across three groups: 20–30 years (31.3%), 31–40 years (33.8%), and 41–50 years (35.0%). Educationally, most held a post-graduation degree (66.5%), followed by graduation (32.5%), with only 1% having a PhD. This indicates a well-qualified and experienced workforce in the banking sector sample.

Table 1. Demographic Profile of Respondents

Variable	Category	Frequency	Percentage
Gender	Male	245	61.3%
	Female	155	38.8%
Marital Status	Single	125	31.3%
	Married	275	68.8%
Age	20-30 years	125	31.3%
	31-40 years	135	33.8%
	41-50 years	140	35.0%
Qualification	Graduation	130	32.5%
	Post-graduation	266	66.5%
	PhD	4	1.0%

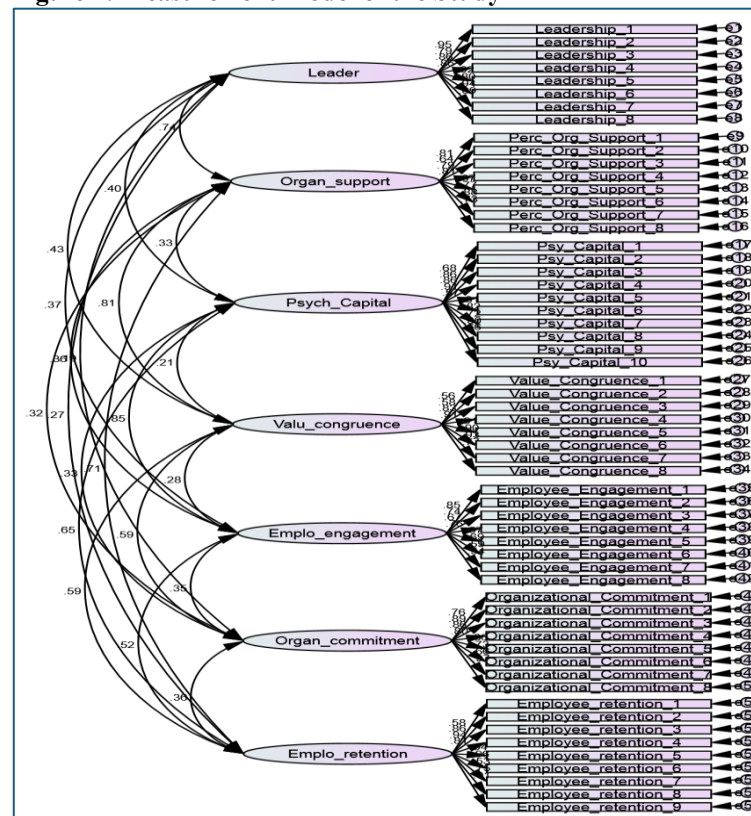
4.2 Measures and Data Analysis

Confirmatory factor analysis (CFA) using SPSS-AMOS 22 validated construct reliability and validity. Structural equation modeling (SEM) assessed hypothesized relationships among constructs. Model fit was evaluated through indices including CMIN/df, CFI, TLI, IFI, RFI, NFI, and RMSEA. **In addition to CFA, composite reliability and average variance extracted (AVE) values were computed to assess reliability and validity.**

In Table 2, Composite reliability values ranged from 0.899 to 0.964, exceeding the acceptable threshold of 0.70, indicating high internal consistency. Average variance extracted (AVE) values surpassed the 0.50 criterion, supporting convergent validity. Discriminant validity was confirmed via Fornell-Larcker criteria. Fit indices reflected excellent model fit (e.g., CMIN/df = 1.615, CFI = 0.962, RMSEA = 0.028).

Table 2. Reliability and Validity Statistics of Constructs

Construct	CR	AVE	MSV	MaxR(H)	Min FL	Max FL	Mean FL
Organizational Commitment	0.942	0.674	0.348	0.968	0.655	0.969	0.813
Leadership	0.964	0.772	0.542	0.973	0.787	0.954	0.884
Perceived Organizational Support	0.931	0.628	0.542	0.939	0.645	0.883	0.780
Psychological Capital	0.937	0.602	0.428	0.951	0.575	0.906	0.779
Value Congruence	0.937	0.657	0.368	0.961	0.555	0.933	0.798
Employee Engagement	0.899	0.529	0.424	0.907	0.666	0.846	0.729
Employee Retention	0.948	0.677	0.428	0.974	0.534	0.959	0.809

Figure 1: Measurement Model of the Study


4.3 Measurement Model Fit

Table 3 shows the model fit indices from the confirmatory factor analysis (CFA), all of which meet or exceed accepted thresholds, indicating a strong fit between the proposed measurement model and the observed data. The CMIN/df value of 1.615 is well below the cut-off of 3, showing a very good fit. Incremental fit indices such as CFI (0.962), TLI (0.958), and IFI (0.963) exceed the 0.90 benchmark, confirming excellent model adequacy. RFI (0.904) and NFI (0.914) also surpass the acceptable limit, reflecting good fit. The RMSEA value of 0.028 is far below 0.05, indicating an excellent, close-fitting model.

Table 3. Model Fit Indices

Index	Obtained Value	Threshold Criteria	Fit Evaluation
CMIN/df	1.615	< 3 (good)	Excellent
CFI	0.962	> 0.90	Excellent
TLI	0.958	> 0.90	Excellent
IFI	0.963	> 0.90	Excellent
RFI	0.904	> 0.90	Good
NFI	0.914	> 0.90	Good
RMSEA	0.028	< 0.05 (excellent)	Excellent

4.4 Hypothesis Testing Results

The study's hypothesis testing shows that in Haryana's banking sector, perceived organizational support, psychological capital, and value congruence significantly and positively influence employee engagement, with psychological capital emerging as the strongest predictor, reflecting employees' hope, optimism, resilience, and self-efficacy.

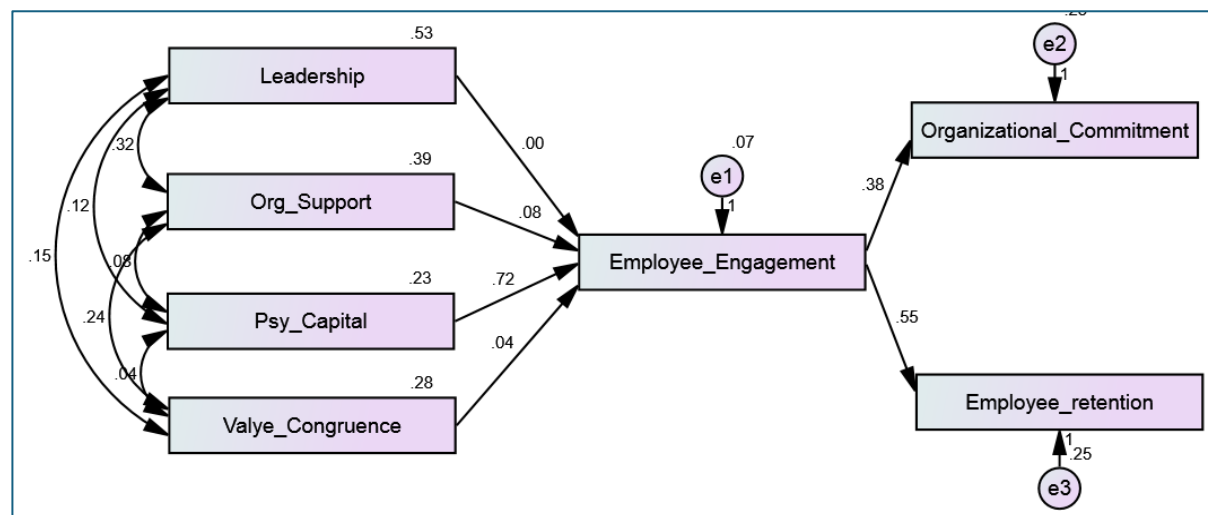


Figure 2: Causal Model of the Study

These results align with prior research highlighting the role of supportive work environments, positive psychological resources, and value alignment in fostering motivation and attachment. Leadership, however, had no significant direct effect on engagement, supporting newer findings that leadership's impact may be indirect or context dependent. Engagement itself strongly predicted both organizational commitment and employee retention, confirming long-established evidence that engaged employees are more loyal, emotionally bonded, and less likely to leave, making engagement a strategic lever for talent stability and organizational success in service-intensive sectors like banking.

Table 4. Structural Path Coefficients (Hypothesis Testing)

Hypothesis	Path	Estimate (β)	S.E.	C.R.	p-value	Result
H1	Leadership → Employee Engagement	-0.005	0.027	-0.168	0.867	Not Supported
H2	Perceived Organizational Support → Engagement	0.080	0.031	2.581	0.010	Supported
H3	Psychological Capital → Engagement	0.724	0.029	24.539	0.000	Supported
H4	Value Congruence → Engagement	0.044	0.022	2.000	0.046	Supported
H5	Employee Engagement → Organizational Commitment	0.380	0.055	6.853	0.000	Supported
H6	Employee Engagement → Employee Retention	0.548	0.056	9.871	0.000	Supported

5. Discussion

The findings of this study contribute to both theory and practice in organisational behaviour by unpacking the nuanced interplay between individual and organisational factors influencing engagement. The absence of a significant direct relationship between leadership and engagement in this study aligns with research suggesting that leadership effectiveness

on engagement may depend heavily on mediating or moderating factors such as organizational culture, job resources, and employee autonomy (Rich et al., 2010; Zhang & Bartol, 2010). In the context of the banking sector in Haryana, where hierarchical structures are prevalent, it is possible that leadership influence is filtered through formalized processes and policies rather than directly translating into heightened engagement.

The positive and significant relationships between perceived organizational support, psychological capital, and engagement underscore the continuing relevance of social exchange theory (Blau, 1964) and the conservation of resources theory (Hobfoll, 1989). When employees perceive genuine care for their well-being and believe they have the psychological resources to manage demands, they are more likely to invest themselves energetically and emotionally in their work (Avey et al., 2011; Rhoades & Eisenberger, 2002). This is further bolstered by the finding that value congruence, even with a smaller effect size, significantly predicts engagement — suggesting that alignment between personal values and organizational values fosters a sense of belonging and shared purpose (Cable & DeRue, 2002; Kristof-Brown et al., 2005). The strong positive effects of engagement on organizational commitment and retention corroborate prior studies indicating that engaged employees develop affective bonds with their organizations and are less likely to consider leaving (Saks, 2006; Halbesleben & Wheeler, 2008). In highly competitive sectors like banking, this link has direct strategic implications in terms of customer satisfaction, service quality, and reduced turnover costs. From a managerial perspective, these findings advocate for a shift from a narrow focus on leadership style to a broader resource-based strategy that emphasizes organizational support systems, the cultivation of psychological capital through training and development, and robust values management. Initiatives such as resilience training, leadership coaching, and structured recognition programs can amplify engagement levels, thereby enhancing commitment and retention.

6. Conclusion

This study provides empirical evidence that in the banking sector of Haryana, employee engagement is driven primarily by organizational support, psychological resources, and shared values, rather than leadership in isolation. By using a robust SEM approach with a large sample from both public and private sector banks, the study confirms that while leadership remains important, its effects may be indirect or contextually dependent.

6.1 Theoretical contributions include:

1. Extending engagement research to an emerging economy context, where socio-cultural and institutional factors may moderate established Western models.
2. Highlighting psychological capital as a dominant antecedent, reinforcing its status as a strategic human resource lever.
3. Demonstrating that value congruence holds significance even in high-pressure, target-driven industries like banking.

6.2 Managerial contributions include:

- Invest in Psychological Capital Development: Banks should implement workshops focusing on resilience, optimism, hope, and self-efficacy, as these traits strongly predict engagement.
- Enhance Perceived Organizational Support: Policies and actions that visibly prioritize employee well-being, recognition, and fairness will likely drive reciprocal engagement behaviors.
- Promote Value Alignment: Recruitment, onboarding, and internal communication should emphasize organizational values and ensure alignment with employees' personal values to strengthen identification and loyalty.
- Leadership Reframing: Instead of focusing solely on leader charisma, interventions should integrate leadership development with systemic support provision and empowerment strategies.

Limitations include the cross-sectional design, which restricts causal inferences, and the geographic focus on Haryana, limiting generalizability. Future studies could adopt longitudinal designs, explore moderating variables (e.g., digital adoption, generational differences), and replicate the model in varied service sectors.

Hence, this study reinforces the strategic imperative for banking institutions to see employee engagement not merely as an HR metric but as an integrated outcome of organizational practices, psychological empowerment, and cultural alignment. Engagement serves as the bridge to higher commitment and retention, making it an indispensable element of sustainable organizational success.

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