

“A Study on Impact of Work Culture on Employee Engagement of Employees Working at Amravati District Central Co-Operative Bank”

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ABSTRACT

The present study aims to analyze the impact of work culture on employee engagement among employees working at the Amravati District Central Co-operative Bank. In the rapidly changing banking sector, especially within cooperative banks, employees play a vital role in ensuring service quality, operational efficiency, and customer satisfaction. A positive work culture that promotes mutual respect, effective communication, ethical practices, teamwork, and employee participation is considered essential for enhancing employee engagement and organizational performance. This research seeks to understand how various dimensions of work culture influence the level of engagement, motivation, and commitment of employees in a cooperative banking environment.

The study is based on both primary and secondary data. Primary data were collected from 50 employees of the Amravati District Central Co-operative Bank using a structured questionnaire designed to measure perceptions of work culture and levels of employee engagement. Secondary data were gathered from books, journals, research articles, reports, and relevant online sources. The research adopts a descriptive research design, and data analysis was carried out using simple statistical tools such as percentages, frequency distribution, and graphical representation through pie charts for better interpretation of results. The findings of the study reveal that a healthy and supportive work culture has a significant positive

impact on employee engagement. Factors such as transparent communication, supportive leadership, fair treatment, recognition and rewards, and a cooperative working environment were found to enhance employee satisfaction and involvement in organizational activities. Engaged employees exhibited higher levels of commitment, morale, and willingness to contribute towards achieving organizational goals. The study also highlights that employees working in a positive work culture feel more valued, motivated, and aligned with the objectives of the bank.

KEYWORD: Work Culture, Engagement, Cooperative Bank, Leadership Teamwork, Organizational Behavior, Job Satisfaction.

INTRODUCTION:

In the contemporary organizational environment, human resources are recognized as the most valuable asset for achieving sustainable growth and competitive advantage. Among various factors influencing organizational success, work culture plays a crucial role in shaping employee attitudes, behaviors, and overall performance. A positive and supportive work culture not only enhances job satisfaction but also significantly contributes to higher levels of employee engagement, commitment, and productivity. In service-oriented institutions such as cooperative banks, where employees directly interact with customers and stakeholders, the impact of work culture on employee engagement becomes even more critical.

Work culture refers to the shared values, beliefs,

norms, attitudes, and practices that govern how employees behave and interact within an organization. It influences decision-making processes, communication patterns, leadership styles, teamwork, and employee motivation. A healthy work culture fosters mutual trust, transparency, respect, and a sense of belonging among employees, whereas a poor work culture may lead to dissatisfaction, stress, absenteeism, and high employee turnover. In the banking sector, especially cooperative banks, employees are expected to perform efficiently while maintaining ethical standards and customer satisfaction. Therefore, cultivating a positive work culture is essential for enhancing employee engagement and organizational effectiveness.

Employee engagement is defined as the emotional, cognitive, and behavioral involvement of employees in their work and organization. Engaged employees are enthusiastic, dedicated, and willing to put extra effort into their roles. They show higher levels of loyalty, accountability, and commitment toward organizational goals. In contrast, disengaged employees tend to show minimal interest in their work, resulting in lower productivity and poor service quality. Research studies have consistently shown that employee engagement is closely linked with work culture, leadership support, recognition, career development opportunities, and work-life balance.

The cooperative banking sector in India plays a vital role in promoting financial inclusion, rural development, and socio-economic growth. District Central Cooperative Banks act as a bridge between state cooperative banks and primary agricultural credit societies, serving farmers, small businesses, and local communities. Employees working in these banks face unique challenges such as work pressure, regulatory compliance, limited technological infrastructure, and customer expectations. In such an environment, a supportive and positive work culture can significantly enhance employee morale and engagement, leading to improved service delivery and organizational performance.

The Amravati District Central Cooperative Bank is an important financial institution contributing to the economic development of the Amravati district. Like many cooperative banks, it operates in a competitive and dynamic environment where employee efficiency and engagement are crucial for achieving organizational objectives. Understanding how work culture influences employee engagement in this bank is

essential for identifying strengths and areas of improvement in the existing organizational practices. Factors such as leadership style, communication system, reward and recognition, teamwork, training and development, and work-life balance collectively shape the work culture and directly affect employee engagement levels.

Work culture and employee engagement are two crucial organizational behavior components that significantly determine employee performance, satisfaction, and organizational success. In today's competitive and rapidly changing business environment, organizations are increasingly focusing on maintaining a strong work

culture to build a highly engaged workforce capable of delivering superior productivity and innovation. The workplace has transformed from being just a location of work

execution to becoming a psychological and emotional ecosystem where employees seek fulfillment, recognition, growth, and belongingness. Work culture defines the internal environment of an organization, including shared beliefs, values, ethics, and behavioral norms that guide the way employees interact with one another and how they perceive their role in the organization. A positive work culture helps employees connect with the organization, fosters trust, and promotes teamwork. Employee engagement, on the other hand, refers to the level of enthusiasm, dedication, and involvement that employees exhibit in their roles. Engaged employees are not only satisfied with their jobs but are

inspired to contribute more actively toward organizational goals. Therefore, the study of work culture and employee engagement becomes important to understand how organizational environment can enhance employee performance and retention.

Work Culture:

Work culture is the atmosphere within a company that may affect the employees, customers and stakeholders. Several practises, such as employee behaviour, leadership activities and workplace amenities are responsible for affecting the employee, customer and stakeholders' experience with the company. The different attributes, such as beliefs, attitudes and sets of values, can impact the workplace culture. It tells about the current environment at the company.

The workplace environment is a combination of behaviours, expectations and the

importance of opinions. The major areas that define the culture of an organisation are leadership practises, employee behaviour, policies of the organisation and amenities at the workplace. Professionals, like managers and leaders, may play a significant role in creating a positive work environment. They can improve the culture by motivating each team member and prioritising employee happiness.

Elements of A Healthy Workplace Culture:

- The workplace culture of an organisation may evolve depending on various elements.
- While some candidates prefer a traditional workplace culture, some may value a more
- modern and fun workplace. Here are some common elements of different types of
- workplace culture:

Accountability:

Introducing accountability in the workplace can indicate a healthy work environment. A balanced workplace allows professionals to feel comfortable and stay accountable for their ideas and mistakes. Blaming specific team members for a particular mistake may indicate a poor work environment. With the help of accountability, each team member can accept their mistakes and learn from them. It promotes a positive culture with open communication, trust and teamwork.

Equity:

Many companies consider equity as a top strategy to foster a healthy, diverse and positive workplace culture. They offer equal treatment to all professionals working in their organisation. Providing equal opportunities to each team member can allow them to bring value to the organisation. Workplaces with favouritism may indicate a poor culture and distrust amongst team members. By prioritising equity in the workplace, leaders can allow team members from diverse backgrounds to share their unique ideas and perspectives.

Expression:

A workplace with open communication can allow you to freely express your thoughts and feelings. Many employers allow professionals to decorate their

workspaces. It brings a level of comfort and freedom to the workplace. By expressing your thoughts, you can be happier and more productive. It also promotes a feeling of job satisfaction amongst employees.

Recognition:

Many successful companies recognise the efforts of their employees and make them feel appreciated through rewards and recognitions. Leaders and managers find and appreciate the positive attributes of each team member and motivate them to perform better.

Companies may recognise employees by offering them competitive salaries, promotions, verbal praise or bonuses. Employ...

Conceptual Framework

A literature review is a critical overview of existing scholarly work on a specific topic, which involves summarizing, analyzing, and synthesizing published sources like journal articles, books, and reports. Its purpose is to provide context for new research, identify gaps in current knowledge, and show how a new study fits into the existing conversation in a field. It is more than a simple summary; it involves critical evaluation and the formation of new connections between different pieces of research.

Importance / Need of Review of Literature

1. Provides the interpretation of existing literature in light of updated developments in the field to help in establishing the consistency in knowledge and relevancy of existing materials.
2. It helps in calculating the impact of the latest information in the field by mapping their progress of knowledge.
3. It brings out the dialects of contradictions between various thoughts within the field to establish facts.
4. The research gaps scrutinized initially are further explored to establish the latest facts of theories to add value to the field .
5. Indicates the current research place in the schema of a particular field .
6. Provides information for relevancy and coherency to check the research.
7. Apart from elucidating the continuance of knowledge, it also points out areas that require further investigation and thus aid as a starting point of any future research.
8. Justifies the research and sets up the research

question

Review of literature.

examined how work culture shapes the motivation and emotional

attachment of employees in Indian cooperative banks. He explained that a supportive culture built on trust, shared goals, operational transparency, and participative

management strengthens employees' sense of belonging. When employees perceive their

contributions are recognized, they develop stronger purpose and willingly take on

additional responsibilities. The study emphasized that a culture where interpersonal relationships are nurtured and internal politics is minimized not only enhances satisfaction but also directly improves customer service quality and organizational performance. Sharma recommended that cooperative banks invest in cultural...

becomes manageable when leaders offer emotional support, maintain realistic

expectations, and maintain healthy communication. Positive culture encourages employees to remain engaged even in high-demand financial tasks. The study

concluded

that organizations with respect-oriented cultures experience stronger innovation and better adaptability.

Kulkarni (2022) emphasized leadership style as a key cultural element influencing

employee engagement. Transformational leaders who empower employees, provide mentoring, and celebrate achievements nurture a strong engagement climate.

Cooperative

banks with leadership practices centered around guidance instead of control develop emotionally committed employees who show ownership in work decisions. This s... **Gaps Identified in Research :**

- * Most studies explore the relationship between work culture and employee

engagement in general organizations, not specifically in district co-operative banks.

- * Very few studies focus on Amravati District

Central Co-operative Bank or co- operative banks in Maharashtra.

- * Many studies examine only one factor (e.g., communication or leadership) instead of all work culture elements together.

- * Work culture elements such as teamwork, motivation, recognition, job security, and facilities are often not studied collectively.

- * Existing research often uses a limited sample size, lacking representation from different age groups and departments.

- * There is a need for further study to understand how work culture affects employee...

Findings in Literature Studies:

- * Positive and supportive work culture leads to higher employee engagement.

- * Employees feel more motivated and loyal when they receive:

- Respect and recognition

- Fair treatment

- Growth opportunities

- Teamwork support

- Healthy workplace environment

- * Good leadership and strong communication increase employee engagement.

- * Negative work culture results in stress, low productivity, conflicts, and higher resignation rates.

- * A healthy and employee-friendly work culture improves:

- Job satisfaction

- Commitment

- Performance

- Overall success of the organization

Objective of the study

1. Examine the prevailing work culture at Amravati District Central Cooperative Bank.

2. To assess the level of employee engagement

among ADCC Bank employees.

3. To analyze the relationship between work culture and employee engagement.

4. To provide recommendations for enhancing employee engagement through improved work culture.

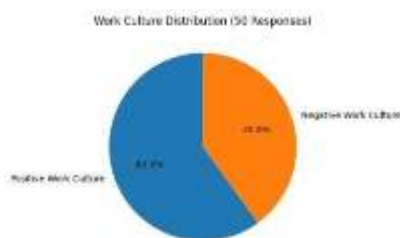
Research Methodology

Research Design: The study follows a descriptive and analytical research design.

Sources of Data: Both primary and secondary data were used. Primary data were collected from farmers, while secondary data were obtained from bank reports, government publications, and journals.

Sample Size: 50 Employees ADCC BANK.

Data Collection Tools: Primary data were collected



through a structured questionnaire.

Tools of Analysis : The following statistical tools were used: Descriptive Statistics: To summarize demographic data and responses on work culture and engagement (Mean, SD, Frequency, Percentage).

Hypothesis of the study:

H_0 (Null Hypothesis): Work culture does not have a significant impact on employee engagement at Amravati District Central Co-operative Bank.

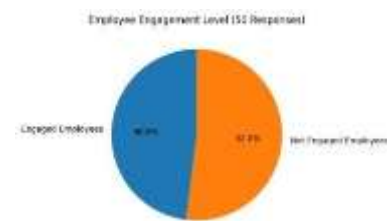
H_1 (Alternative Hypothesis): Work culture has a significant impact on employee engagement at Amravati District Central Co-operative Bank.

Data Analysis and Interpretation.

Data Analysis

Further, the bar chart analysis highlights that positive work culture contributes significantly to higher employee engagement. A larger number of engaged employees are observed in departments where supportive leadership, good communication, and teamwork are present. In contrast, negative work culture is associated with higher levels of disengagement.

The Chi-Square test result supports the graphical analysis. Since the calculated Chi-square value (4.33) is greater than the table value (3.84) at the 5% level of significance, the null hypothesis is rejected. Hence, it is concluded that work culture has a significant impact on employee engagement.



The pie chart represents the distribution of employees based on their perception of work culture at Amravati District Central Co-operative Bank.

60% of employees perceive the work culture as positive 40% of employees perceive the work culture as negative

This shows that a majority of employees experience a positive work culture in the organization, though a significant proportion still feels the presence of negative work culture.

Data & Perfect) Analysis

The graphical analysis indicates that positive work culture dominates in the organization. Employees working under a positive work culture show higher engagement levels compared to those working under a negative work culture. The results support the Chi-Square test findings, which confirm that work culture has a significant impact on employee engagement.

Hypothesis Testing

1. Null Hypothesis (H_0):

There is no significant relationship between work culture and employee engagement among employees of Amravati District Central Co-operative Bank.

2. Alternative Hypothesis (H_1):

There is a significant relationship between work culture and employee engagement among employees of Amravati District Central Co-operative Bank.

Observed Frequencies:

Among employees with a positive work culture, 18 were engaged and 12 were not engaged.

Among employees with a negative work culture, 6 were engaged and 14 were not engaged.

Expected Frequencies:

Cell	Expected (E)
Positive -Engaged	$(30 \times 24) / 50 = 14.4$
Positive- Not Engaged	$(30 \times 26) / 50 = 15.6$
Negative- Engaged	$(20 \times 24) / 50 = 9.6$
Negative-Not Engaged	$(20 \times 26) / 50 = 10.4$

Chi-Square Analysis:

Cell	O	E	$(O-E)^2 / E$
Positive -Engaged	18	14.4	0.90
Positive- Not Engaged	12	15.6	0.83
Negative- Engaged	6	9.6	1.35
Negative-Not Engaged	14	10.4	1.25

Calculated

The calculated χ^2 value = 4.33 Degrees of Freedom (df) = 1

Table value at 5% significance level = 3.84

Since the calculated χ^2 value (4.33) is greater than the critical table value (3.84), the null hypothesis is rejected.

Interpretation:

The rejection of the null hypothesis indicates that there is a significant relationship between work culture and employee engagement.

Employees who perceive a positive work culture are more likely to be engaged in their work, whereas those experiencing a negative work culture are less likely to be engaged.

Findings

1. leadership and teamwork enhance employee engagement.
2. Recognition and rewards increase motivation and job satisfaction.
3. Bureaucratic procedures and high workload reduce engagement.
4. Overall, work culture has a significant positive impact on engagement.

Discussion

The study shows that work culture has a strong impact on employee engagement at ADCC Bank. Employees rated teamwork and leadership highly, indicating a collaborative and supportive environment. This aligns with previous research suggesting that positive culture fosters motivation, commitment, and job satisfaction

Conclusion

The study on “Impact of Work Culture on Employee Engagement at Amravati District Central Cooperative Bank” reveals that work culture plays a crucial role in shaping employee engagement. Employees at ADCC Bank generally perceive the work environment as supportive and collaborative, which positively influences their dedication and commitment to work.

Recommendations.

1. Ensure fairness in promotions and appraisals.
2. Introduce regular employee recognition and rewards.
3. Improve communication and feedback channels.
4. Provide leadership training to managers.

Limitations of the Study

This study has some limitations. The research is done only on the employees of Amravati

District Central Co-operative Bank, so the results cannot be applied to other banks. The study depends on the information given by the employees in the questionnaire, so the

answers may change based on their personal feelings or mood. The sample size is limited,

and only those employees who were available and willing to participate were included. Due to lack of time and resources, the researcher could not cover all branches in detail. Also, this study focuses only on work culture and employee engagement, and does not include other factors like salary, family issues or economic conditions that may also affect employee performance.

Scope for Future Research

The study focuses on employees working in selected organizations. It aims to understand how their workplace culture affects their level of engagement and commitment towards work.

The study will help employers, HR managers, and organizations to improve their work environment and employee satisfaction.

It is limited to studying only the relationship between work culture and employee engagement, not other HR factors like salary or promotions

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