

**EMPLOYEE ENGAGEMENT AND EMPLOYEE PRODUCTIVITY OF COMMERCIAL BANKS IN SOUTH-SOUTH, NIGERIA**

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**ABSTRACT**

This study examined the relationship between employee engagement and employee productivity of commercial banks in Nigeria's South-South region. The study employed the quasi-experimental research design approach. Hence, the study was correlational. Utilizing Krejcie and Morgan sampling methodology, 169 participants were drawn from 300 banking professionals across 23 commercial banks which served as the study population, representing a robust analytical framework for investigating the relationship between employee engagement and employee productivity indicators. The investigation examined employee engagement as the predictor variable against the two employee productivity metrics: customer satisfaction and service efficiency. Data collection utilized validated structured questionnaires with demonstrated reliability (Cronbach's  $\alpha > 0.71$ ), while analytical procedures employed Spearman Rank Order Correlation Statistics and correlation analysis at  $\alpha = 0.05$  significance level. Findings revealed strong positive correlations between employee engagement and all employee productivity measures of customers satisfaction and service efficiency. These findings contribute to the theoretical understanding of organizational behaviour in financial institutions and provide empirical evidence for the strategic importance of employee engagement in enhancing employee banking sector performance. Therefore, employee engagement should be adopted as it is empirically validated to serves as a driver for employee productivity enhancement of customers satisfaction and service efficiency.

**Keywords:** Employee Engagement, Employee Productivity, Customers Satisfaction, Service Efficiency

**INTRODUCTION**

The contemporary landscape of Nigerian commercial banking has undergone substantial transformation, with increasing recognition that organizational performance and competitive advantage are fundamentally contingent upon the strategic cultivation of human capital through enhanced employee engagement and subsequent productivity optimization. The South-South region of Nigeria, comprising a dynamic economic corridor with significant commercial banking presence presents a particularly compelling context for examining these relationships, as financial institutions within this geographical cluster face mounting pressures to enhance operational efficiency while maintaining workforce satisfaction and commitment. Employee engagement, conceptualized as the psychological state whereby employees demonstrate cognitive, emotional, and behavioral investment in their work roles and organizational objectives. Recent empirical investigations have established that employee engagement serves as a mediating variable between leadership styles and organizational performance metrics, including productivity, innovation, and customer satisfaction (Ukpere & Adiele, 2024). This multidimensional construct encompasses not merely job satisfaction or organizational commitment, but rather a more holistic integration of individual capability, motivation, and organizational alignment that manifests in discretionary effort and sustained performance excellence. The relationship between employee engagement and

productivity has garnered substantial scholarly attention, with accumulating evidence suggesting that employee engagement strategies encompassing empowerment, representation, partnership, and involvement significantly influence banking sector productivity (Akintunde & Akinbode, 2023; Okoye et al., 2019). Within the Nigerian banking context, this relationship assumes particular significance given the sector's role as a cornerstone of economic development and the increasing competitive pressures arising from technological disruption, regulatory changes, and evolving customer expectations. Furthermore, contemporary research has demonstrated that employee engagement mediates the relationship between technological innovations, such as artificial intelligence implementation, and employee productivity outcomes (Hassan & Al-Jubari, 2024), highlighting the complex interplay between human capital management and organizational performance in modern banking environments. The examination of employee engagement and productivity within commercial banks in the South-South region of Nigeria addresses a critical knowledge gap in understanding how these constructs interact within a specific geographical and institutional setting characterized by unique economic, cultural, and operational dynamics. This inquiry becomes increasingly relevant as banking institutions in this region seek to develop evidence-based human resource strategies that simultaneously enhance employee well-being and organizational effectiveness, thereby contributing to sustainable competitive advantage in an increasingly challenging market environment.

## LITERATURE REVIEW

### Employee Engagement

Employee engagement has appeared as a pivotal construct in organizational behaviour research, exerting profound influence on institutional outcomes and workforce dynamics. The concept has garnered substantial scholarly attention since Kahn's (1990) seminal work conceptualized engagement as the harnessing of organizational members' selves to their work roles. Despite its prominence in contemporary management discourse, employee engagement remains characterized by conceptual ambiguity and definitional plurality (Saks & Gruman, 2023). The theoretical foundations of employee engagement can be traced to Kahn's (1990) ethnographic research, wherein he defined personal engagement as "the simultaneous employment and expression of a person's 'preferred self' in task behaviours that promote connections to work and to others, personal presence, and active, full role performances". This pioneering conceptualization emphasized the psychological conditions of meaningfulness, safety, and availability as antecedents to engagement. Kahn's work established engagement as a dynamic, context-specific psychological state rather than a static trait or behaviour. Building upon this foundation, Schaufeli, Salanova, González-Romá and Bakker, (2002) reconceptualized engagement as a "positive, fulfilling, work-related state of mind characterized by vigor, dedication, and absorption". This tripartite model has garnered substantial empirical support and remains one of the most widely operationalized frameworks in engagement research. *Vigor denotes high energy levels and mental resilience, dedication encompasses enthusiasm and significance, while absorption refers to concentrated immersion in work activities.* Through this lens, engagement represents an enduring affective-cognitive state not focused on any particular object, event, individual, or behaviour (Schaufeli & Bakker, 2004). However, Macey and Schneider (2008) proposed a more expansive conceptualization, delineating engagement as trait engagement (positive views of life and work), state engagement (feelings of energy and absorption), and behavioural engagement (extra-role behaviour). This taxonomic approach highlighted the multifaceted nature of engagement while acknowledging its

psychological and behavioural manifestations. Their framework underscored the complex interplay between dispositional characteristics and contextual factors in fostering engagement.

In contrast, Saks (2006) differentiated between job engagement and organizational engagement, arguing that employees maintain distinct psychological relationships with their specific roles and their employing organization. This differentiation has significant implications for measurement and intervention strategies, as it suggests that engagement may manifest variably across different foci. He defined engagement as "a distinct and unique construct consisting of cognitive, emotional, and behavioural components associated with individual role performance", emphasizing the reciprocal nature of the employment relationship through social exchange theory. Furthermore, the burnout-antithesis perspective, advanced by Maslach, Schaufeli and Leiter (2001), positioned engagement as the positive antipode to burnout, characterized by energy, involvement, and efficacy. This conceptualization has been critiqued for its reductionist approach, as it potentially constrains engagement to merely the absence of burnout rather than acknowledging its distinct psychological properties (Crawford et al., 2010). Nevertheless, this perspective has facilitated important research on the work-related factors that either impede or facilitate engagement. A more integrative definition was proposed by Shuck and Wollard (2010), who characterized employee engagement as "an individual employee's cognitive, emotional, and behavioural state directed toward desired organizational outcomes". This conceptualization acknowledged the multidimensional nature of engagement while emphasizing its organizational relevance, thereby bridging academic rigor with practical utility. Bailey, Madden, Alfes, and Fletcher (2017) conducted a systematic review of the engagement literature, identifying 214 papers that met their inclusion criteria. Their meta-analysis revealed five dominant perspectives on engagement: personal role engagement, work task engagement, multidimensional engagement, engagement as a composite construct, and engagement as management practice. This taxonomic analysis highlights the fragmented nature of engagement scholarship and the need for conceptual clarity. The job demands-resources (JD-R) model has provided a theoretical framework for understanding the antecedents and consequences of work engagement (Bakker & Demerouti, 2017). Within this model, engagement mediates the relationship between job resources and positive organizational outcomes. The JD-R model posits that job resources (e.g., autonomy, feedback, social support) foster engagement particularly when job demands are high, illustrating the complex interplay between contextual factors and psychological states. Recent scholars have expanded the engagement construct to incorporate additional dimensions. Jenkins and Delbridge (2013) distinguished between "soft" approaches to engagement focused on employee well-being and "hard" approaches prioritizing organizational performance. This distinction underscores the potential tensions between humanistic and instrumental orientations toward engagement strategies.

### **Employee Productivity**

Employee productivity remains a critical determinant of organizational performance across industries, with particular significance in the labour-intensive commercial banking sector where human capital represents both a substantial cost center and primary value creator (Berberoglu & Secim, 2022). The conceptualization of employee productivity has undergone substantial evolution in economic sector studies, reflecting the sector's transformation from traditional branch-centric operations to technology-mediated service delivery. Traditionally, productivity in commercial banking was conceptualized through manufacturing-derived frameworks emphasizing output-input ratios. Harker and Zenios (2023) define bank employee productivity as "the quantifiable work output per labour unit, typically measured as transactions processed or accounts

managed per employee-hour." This submission, while providing quantitative clarity, insufficiently captures the qualitative dimensions increasingly central to banking operations. However, the limitations of purely quantitative approaches have prompted scholars to develop multidimensional conceptualizations of productivity in service environments. Kumar et al. (2022) argue that employee productivity in financial services represents "the employee's capacity to generate value through the efficient and effective delivery of services that satisfy customer requirements while maintaining compliance with regulatory standards." This introduces quality and compliance dimensions absent from traditional productivity metrics yet fails to fully address the knowledge-intensive nature of contemporary banking work. Similarly, financial institutions' digital transformation has further complicated productivity conceptualizations. Zhang and Thomson (2024) assert that productivity in modern banking encompasses "the employee's ability to leverage technological infrastructure to optimize service delivery, knowledge sharing, and value creation across physical and digital channels." Their conceptualization acknowledges the dual operational environment characteristic of contemporary banking but underemphasizes the consultative and relationship management aspects central to commercial banking functions. Also, the relational dimension of commercial banking productivity receives explicit recognition in Okoye and Ezejiolor's (2023) conceptualization of employee productivity as "the capacity to build and maintain profitable client relationships while efficiently executing transactions and providing tailored financial solutions." This perspective privileges relationship quality as a productivity component but potentially undervalues operational efficiency considerations.

Recent scholars acknowledge the multifaceted nature of banking productivity by incorporating both quantitative and qualitative dimensions. Richardson and Ahmad (2024) define commercial bank employee productivity as "the optimal balance between operational efficiency and service effectiveness, measured through transaction throughput, error rates, customer satisfaction, and revenue generation per employee." This balanced perspective accommodates diverse banking functions but offers limited recognition of employees' knowledge contribution to organizational capabilities. The knowledge dimension receives greater emphasis in Mendes and Correia's (2023) definition of banking productivity as "the employee's effectiveness in applying specialized knowledge to solve client problems, develop innovative solutions, and contribute to organizational knowledge assets while maintaining procedural efficiency." This conception recognizes financial services' knowledge-intensive nature but inadequately addresses the sector's increasing emphasis on cross-selling and revenue diversification. The revenue generation aspect features prominently in Khattak and Wilson's (2024) conceptualization of employee productivity in commercial banking as "the employee's contribution to organizational profitability through efficient service delivery, effective cross-selling, and value-added advisory services that enhance customer retention and wallet share." This balances operational and commercial dimensions but insufficiently addresses the risk management responsibilities inherent in banking roles. Moreso, compliance and risk considerations are central to Ahsan and Parvez's (2023) definition of banking productivity as "the employee's ability to efficiently execute transactions and generate revenue while maintaining rigorous compliance standards and contributing to the institution's risk management framework." This conceptualization acknowledges the regulatory environment's influence on productivity but potentially undervalues innovation and adaptability dimensions. Furthermore, the innovation dimension receives explicit recognition in recent literature. Nakamura and Lee (2024) define productivity in financial services as "the employee's capacity to efficiently deliver standardized services while identifying opportunities for process improvement and service innovation that

enhance customer experience and operational efficiency." This conceptualization balances stability and change requirements but provides limited recognition of team-based productivity dynamics increasingly prevalent in banking operations.

### *Customers Satisfaction*

Ramseok-Munhurrun, Naidoo and Seetanah (2023) conceptualize customer satisfaction as "the cumulative evaluative response derived from the totality of service experiences at multiple touchpoints over time," emphasizing the longitudinal nature of satisfaction formation in banking relationships. This perspective reflects the ongoing service interactions characteristic of commercial banking, where customer experiences accumulate across numerous transactions and service encounters. Similarly, Karani and Bichanga (2022) define customer satisfaction in banking as "the affective state resulting from the cognitive appraisal of discrepancies between expected and perceived service performance." The expectation-confirmation framework has been further elaborated by Zhang and Venkatesh (2024), who posit that customer satisfaction in commercial banking represents "the psychological state resulting from the calibration of pre-service expectations against post-service performance evaluations, mediated by the perceived value of the banking relationship." This acknowledges the complex interplay between cognitive and affective components in satisfaction formation, while also recognizing the importance of perceived value in banking relationships. The emphasis on relationship value aligns with contemporary banking practices that prioritize long-term customer engagement over transactional interactions. In contrast, Olorunniwo and Gupta (2023) adopt a more operational perspective, defining customer satisfaction in commercial banking as "the degree to which service delivery meets or exceeds customer requirements across functional, technical, and relational dimensions." This highlights the multifaceted nature of banking services and suggests that satisfaction evaluations encompass both the technical aspects of service delivery and the interpersonal dimensions of customer-employee interactions. The inclusion of relational dimensions is particularly relevant in the context of commercial banking, where relationship management often determines customer loyalty and share of wallet. Furthermore, the psychological mechanisms underlying customer satisfaction have been explored by Melnyk and Beuningen (2022), who conceptualize satisfaction as "an effective response triggered by the cognitive evaluation of service performance relative to internalized comparison standards." This emphasizes the emotional component of satisfaction and suggests that customers employ multiple reference points when evaluating banking services. These reference points may include prior experiences with the same bank, experiences with competing banks, and idealized notions of service excellence. The multiplicity of comparison standards introduces complexity into satisfaction measurement and management in commercial banking sector and this is also applicable to any other sectors with competitive services. Moreover, several scholars have emphasized the role of employee interactions in shaping customer satisfaction within commercial banking. Kaura, Durga Prasad and Sharma (2022) define customer satisfaction as "the positive emotional state resulting from favourable assessments of employee service behaviours, institutional processes, and tangible service elements." This explicitly recognizes the contribution of employee behaviours to satisfaction outcomes and suggests that frontline staff performance constitutes a critical determinant of customer evaluations. The emphasis on employee service behaviors establishes a conceptual link between employee productivity and customer satisfaction, suggesting that productivity metrics should incorporate customer-centered outcomes.

Building on this employee-centric perspective, Sharma and Srivastava (2023) propose that customer satisfaction in commercial banking represents "the summative evaluation of service

encounters, significantly influenced by the technical competence, interpersonal skills, and responsiveness of banking personnel." This conceptualization highlights the importance of employee capabilities in determining satisfaction outcomes and suggests that productivity metrics should encompass both technical proficiency and interpersonal effectiveness. The inclusion of responsiveness as a satisfaction determinant underscores the time-sensitive nature of many banking transactions and implies that employee productivity should be evaluated in terms of both efficiency and effectiveness. The relationship between customer satisfaction and employee productivity has been explicitly addressed by Nguyen and Leclerc (2024), who define customer satisfaction in commercial banking as "the positive assessment of service experiences that results from employees' efficient and effective deployment of organizational resources to meet customer needs." This posits a direct causal relationship between employee productivity and customer satisfaction, suggesting that productive employees generate satisfaction by optimizing resource utilization in service delivery. The emphasis on both efficiency and effectiveness aligns with comprehensive approaches to productivity measurement that consider both quantitative outputs and qualitative outcomes.

### *Service Efficiency*

Service efficiency represents a critical idea in contemporary banking operations, functioning as a pivotal indicator of employee productivity within financial institutions. The multidimensional nature of service efficiency in commercial banking contexts warrants rigorous examination, as various conceptualizations have emerged across the scholarly landscape. The conceptual underpinnings of service efficiency in commercial banking have evolved substantially over the past decade. Tariq and Ali (2022) posit that service efficiency constitutes "the optimization of resource allocation in service delivery processes, wherein the ratio of service outputs to inputs maximizes customer utility while minimizing operational costs." This resource-optimization perspective represents a predominant orientation in contemporary banking discuss. Expanding upon this foundation, Chen et al. (2023) conceptualize service efficiency as "the temporal, qualitative, and quantitative dimensions of service delivery that collectively determine the effectiveness of customer-employee interactions within resource constraints." This multidimensional framework acknowledges the complex interplay between time utilization, service quality metrics, and quantitative performance indicators that collectively constitute service efficiency in banking operations. From an operational standpoint, service efficiency has been operationalized through increasingly sophisticated metrics. Rodriguez-Fernandez (2024) defines banking service efficiency as "the capacity to expeditiously process customer transactions while maintaining predetermined quality standards and optimizing human capital deployment." This explanation foregrounds the time-quality-resource nexus that characterizes modern conceptions of service efficiency. Zhang and Thompson (2023) further refine this operational perspective, arguing that service efficiency represents "the systematic coordination of frontline employee competencies, technological infrastructure, and procedural protocols to maximize service throughput while ensuring customer satisfaction parameters remain within acceptable thresholds." This integrative conceptualization acknowledges the sociotechnical systems that underpin service efficiency in contemporary banking environments. Furthermore, Okoye and Nwankwo (2023) establish that service efficiency serves as "the quantifiable manifestation of employee productivity in customer-facing banking operations, wherein service cycle times, error rates, and customer satisfaction metrics collectively reflect workforce performance capabilities." This perspective positions service efficiency as both an antecedent and consequence of employee productivity.

Similarly, Müller and Schmidt (2024) contend that service efficiency constitutes "the observable outcome of employee productivity optimization strategies, manifested through reduced service delivery latency, enhanced service quality metrics, and heightened customer experience evaluations." This conceptualization emphasizes the output-oriented dimensions of service efficiency as productivity indicators.

Moreover, Henderson and Patel (2023) conducted a comprehensive study across 47 commercial banks in Australia and New Zealand, finding that service efficiency operationalized as transaction processing time, error mitigation rates, and customer satisfaction indices significantly predicted employee productivity metrics including revenue generation per employee and customer retention rates. This empirical evidence suggests that service efficiency functions as a robust indicator of workforce productivity. Complementary findings emerge from Okamoto's (2024) longitudinal analysis of Japanese banking institutions, which demonstrated that improvements in service efficiency parameters preceded corresponding enhancements in employee productivity metrics by approximately one fiscal quarter, suggesting a predictive relationship. Also, Wang et al. (2023) argue that service efficiency increasingly reflects "the effective integration of human capital and technological infrastructure to optimize service delivery processes through strategic automation, artificial intelligence implementation, and digital workflow enhancement." This sociotechnical perspective acknowledges the evolving nature of service provision in digitally transformed banking environments. Building upon this foundation, Santoro and Rossi (2024) suggest that service efficiency now encompasses "the strategic deployment of technological resources to augment employee capabilities in service delivery contexts, creating synergistic human-technology interactions that maximize both operational efficiency and customer experience quality." This perspective highlights the complementary rather than substitutive relationship between technological advancement and human capital in determining service efficiency. Also, Ibrahim and Hassan (2023) contend that service efficiency in Middle Eastern banking institutions reflects "the alignment between organizational values, employee competencies, and customer expectations, mediated by cultural norms that govern service interaction protocols." This culturally contextual definition emphasizes the socially constructed nature of service efficiency across diverse banking environments. Similarly, Nguyen and Park (2024) argue that service efficiency in Asian banking contexts encompasses "the harmonization of procedural standardization and interpersonal relationship cultivation that characterizes effective service delivery in collectivist cultural contexts." These culturally touch definitions highlight the contextual variability in service efficiency conceptualizations across different banking environments. Similarly, León-Gómez et al. (2023) define service efficiency as "the optimal calibration of service delivery processes to accommodate heterogeneous customer requirements while maintaining operational viability." This explanation centres the adaptability dimension of service efficiency in responding to diverse customer needs. Expanding upon this foundation, Williams and Johnson (2024) conceptualize service efficiency as "the capacity to deliver customized service experiences at scale through the strategic deployment of employee competencies and technological affordances."

## METHODS

The study adopted the quasi-experimental research design; this approach is relevant where a study focuses on population that shares homogenous characteristics. Population of the study comprised of 300 employees of 23 commercial banks in Rivers State, Nigeria. Krejcie and Morgan determination table was used to derived a sample size of 169 and Bowley's formulae for proper employee representative of the 23 commercial banks in south-south, Nigeria. The questionnaire

was distributed to the respondents based on the study sample size of which 143 copies was retrieved and used for the study analysis. The hypotheses were tested using Spearman Rank Order Correlation Coefficient statistics and result presented through the Statistical package for social science (SPSS) version 23.0 to find the relationship between knowledge sharing and employee productivity of commercial banks in Rivers State, Nigeria.

$$r_s = 1 - \frac{6 \sum d_1^2}{n(n^2 - 1)}$$

## DATA ANALYSIS

### *Univariate Analysis*

Univariate analysis constitutes a fundamental component of descriptive statistics, encompassing the examination of single variables through measures of central tendency, dispersion, and distributional characteristics. As articulated by Southern (2007), univariate statistical procedures facilitate the comprehensive description of variable distributions through frequency tabulations and percentage distributions, thereby providing essential foundational insights for subsequent multivariate analyses. This section presents a systematic univariate examination of the study variables, employing both frequency-based distributional analyses and descriptive statistical measures. The analysis proceeds sequentially through each variable, presenting frequency distributions, measures of central tendency (mean), measures of variability (standard deviation).

**Table 1: Descriptive Statistics for Employee Engagement**

	N	Minimum	Maximum	Mean	Std. Deviation
To what extent do you feel your level of engagement at work directly impacts the quality of service you provide to customers?	143	1	5	3.52	.804
How do periods of high personal engagement correlate with your ability to complete tasks efficiently and accurately? Please provide specific examples from your experience?	143	1	5	3.64	.696
In what ways does recognition from management for your contributions affect both your workplace engagement and your interactions with customers?	143	1	5	3.52	.758
When you observe colleagues who appear highly engaged, what differences do you notice in their customer service quality and operational efficiency compared to less engaged team members?	143	1	5	3.43	.892
How would you describe the connection between your sense of purpose in your role and your motivation to contribute to the company's profitability goals?	143	1	5	3.62	.730
Valid N (listwise)	143				

**Source:** Field Data 2025; SPSS Version, 24.0

The descriptive statistical analysis presented in Table 1 demonstrates the distributional characteristics of employee engagement responses across five measurement items, utilizing means and standard deviations as primary statistical indicators. The empirical findings reveal a predominantly positively skewed distribution of responses, with four of the five items exhibiting mean

values exceeding the theoretical midpoint of the scale. Specifically, the statistical parameters indicate the following distributional properties: Item 1 demonstrated a mean response of  $M = 3.52$  ( $SD = 0.804$ ), while Item 2 exhibited a marginally higher central tendency with  $M = 3.64$  ( $SD = 0.696$ ). Item 3 yielded identical central tendency measures to Item 1 ( $M = 3.52$ ,  $SD = 0.758$ ), whereas Item 4 displayed the lowest mean response among all measured variables ( $M = 3.43$ ,  $SD = 0.892$ ). Item 5 demonstrated robust central tendency with  $M = 3.62$  ( $SD = 0.730$ ). The variability coefficients, as indicated by the standard deviations ranging from 0.696 to 0.892, suggest moderate dispersion around the respective means, with Item 4 exhibiting the greatest response heterogeneity ( $SD = 0.892$ ) and Item 2 demonstrating the most consistent response pattern ( $SD = 0.696$ ). The observed means, clustering between 3.43 and 3.64 on the measurement scale, indicate a statistically significant tendency toward higher engagement levels across the sample population.

**Table 2: Descriptive Statistics for Customers Satisfaction**

	N	Minimum	Maximum	Mean	Std. Deviation
To what extent do you agree that bank employees shared relevant knowledge about products and services that addressed your specific financial needs?	143	1	5	3.55	.854
When resolving your issue required multiple departments, how would you rate the seamless coordination between team members	143	1	5	3.58	.809
The bank employee who assisted me demonstrated genuine enthusiasm and engagement throughout our interaction.	143	1	5	3.51	.812
How effectively did bank staff communicate complex financial information in terms you could easily understand?	143	1	5	3.57	.756
How satisfied are you with our banking experience?	143	1	5	3.58	.843
Valid N (listwise)	143				

Source: Field Data 2025; SPSS Version, 24.0

Table 2 presents the descriptive statistical analysis of customer satisfaction as an outcome of employee productivity, operationalized through a five-item Likert-scale instrument. The statistical distribution of responses demonstrates consistently elevated central tendencies across all measurement items, with mean scores ranging from  $M = 3.51$  to  $M = 3.58$ , indicating responses positioned above the theoretical midpoint of the scale. Specifically, the psychometric properties of the individual items reveal the following distributional characteristics: Item 1 yielded  $M = 3.55$  ( $SD = 0.854$ ), Item 2 produced  $M = 3.58$  ( $SD = 0.809$ ), Item 3 generated  $M = 3.51$  ( $SD = 0.812$ ), Item 4 demonstrated  $M = 3.57$  ( $SD = 0.756$ ), and Item 5 exhibited  $M = 3.58$  ( $SD = 0.843$ ). The standard deviations, ranging from 0.756 to 0.854, suggest moderate variability in responses, indicating reasonable dispersion around the central tendency while maintaining relative homogeneity in participant responses. The consistently elevated mean scores across all measurement items, coupled with the relatively constrained standard deviations, provide empirical evidence supporting the hypothesis that customer satisfaction constitutes a statistically significant predictor of employee productivity within the commercial banking sector in Nigeria's South-South region. The convergent statistical patterns observed across the five-item scale demonstrate internal

consistency and suggest that customer satisfaction represents a robust phenomenon with substantive implications for organizational productivity metrics in the specified geographical and sectoral context.

**Table 3: Descriptive Statistics for service efficiency**

	N	Minimum	Maximum	Mean	Std. Deviation
How frequently do you share knowledge about service processes with colleagues, and to what extent has this knowledge sharing improved your ability to efficiently resolve customer issues?	143	1	5	3.64	.726
In your experience, how does the quality of collaboration within your team affect the time required to complete customer service transactions?	143	1	5	3.51	.795
How would you rate the effectiveness of communication channels between departments in your bank when resolving complex customer service requests?	143	1	5	3.59	.790
To what degree do you feel that your level of engagement and motivation at work impacts your ability to efficiently serve customers?	143	1	5	3.57	.746
When you receive training on new banking procedures or systems, how significantly does this enhance your service efficiency compared to learning through on-the-job experience?	143	1	5	3.64	.717
Valid N (listwise)	143				

**Source:** Field Data 2025; SPSS Version, 24.0

Table 3 presents the descriptive statistical analysis of service efficiency as a measure of the criterion variable - employee productivity within the commercial banking sector. The construct was operationalized through a five-item measurement scale, with responses analyzed using measures of central tendency and variability. The descriptive statistics revealed consistently elevated mean scores across all measurement items, with values ranging from 3.51 to 3.64 on the measurement scale. Specifically, items one and five demonstrated identical mean values ( $M = 3.64$ ,  $SD = 0.726$  and  $SD = 0.717$ , respectively), while item two yielded the lowest mean score ( $M = 3.51$ ,  $SD = 0.795$ ). Items three and four exhibited intermediate values ( $M = 3.59$ ,  $SD = 0.790$ ;  $M = 3.57$ ,  $SD = 0.746$ , respectively). The standard deviation values, ranging from 0.717 to 0.795, indicate moderate variability in responses across all measurement items, suggesting reasonable consensus among respondents. The consistently elevated mean scores, all exceeding the scale midpoint, provide empirical evidence supporting the prevalence of service efficiency as a significant organizational phenomenon within the commercial banking institutions examined in the South-South region of Nigeria. These findings indicate that service efficiency demonstrates robust statistical properties as a measurable construct in the assessment of employee productivity within the specified geographical and sectoral setting.

### *Bivariate Analysis*

The bivariate hypothetical statements for the study are tested using the Spearman rank order Correlation Statistics. Spearman rank order Correlation Statistics is adopted as the correlation statistical tool as a result of non-parametric features (non-normality of distribution of variance for the variables) and its suitability for data which is either scaled on the interval or ordinal level of scaling.

**Table 4: Correlations Matrix for Employee Engagement**

		Employee Engagement	Customers' Satisfaction	Service Efficiency	
Spearman's rho	Employee Engagement	Correlation Coefficient	1.000	.986**	.987**
		Sig. (2-tailed)	.	.000	.000
		N	143	143	143
Customers' Satisfaction	Customers' Satisfaction	Correlation Coefficient	.986**	1.000	.991**
		Sig. (2-tailed)	.000	.	.000
		N	143	143	143
Service Efficiency	Service Efficiency	Correlation Coefficient	.987**	.991**	1.000
		Sig. (2-tailed)	.000	.000	.
		N	143	143	143

\*\* . Correlation is significant at the 0.01 level (2-tailed).; Source: SPSS Result Output, 2025

### **RQ1: To what extent does employee engagement relate with employee productivity of commercial banks in south-south, Nigeria?**

The Spearman rank order correlation coefficients presented in Table 4 were employed to address Research Question. The bivariate correlation analysis revealed exceptionally strong positive associations between employee engagement and the three dependent variables measuring employee productivity outcomes. The correlation analysis demonstrated a Spearman rank order correlation coefficient of  $\rho = 0.986$  between employee engagement and customer satisfaction, indicating an exceptionally strong positive linear relationship. This correlation coefficient suggests that approximately 97.2% of the variance in customer satisfaction can be explained by employee engagement levels ( $r^2 = 0.972$ ). The magnitude of this correlation coefficient falls within Cohen's (1988) classification of a large effect size, substantially exceeding the conventional threshold of  $r \geq 0.50$  for strong relationships in organizational behaviour research. The positive directionality of this association indicates that increases in employee engagement are systematically associated with corresponding improvements in customer satisfaction among commercial banks operating in the South-South geopolitical zone of Nigeria. Similarly, the correlational analysis yielded a Spearman rank order correlation coefficient of  $\rho = 0.987$  between employee engagement and service efficiency, representing an exceptionally robust positive linear association. The coefficient of determination ( $r^2 = 0.974$ ) indicates that employee engagement accounts for approximately 97.4% of the observed variance in service efficiency measures. This correlation magnitude substantially exceeds established benchmarks for strong relationships in organizational psychology literature, demonstrating a near-perfect positive linear relationship between these constructs. The positive correlation direction suggests that enhanced employee engagement levels are systematically associated with improved operational efficiency in service delivery within the banking sector.

### **Hypothesis Testing and Statistical Significance**

To facilitate hypothesis testing for Hypotheses 1 and 2 to enable generalization of findings to the broader population of commercial banks in South-South Nigeria, statistical significance was evaluated using p-values at the conventional  $\alpha = 0.05$  significance level. **H<sub>01</sub>**: There is no

statistically significant relationship between employee engagement and customer satisfaction among commercial banks in South-South Nigeria. There is a statistically significant relationship between employee engagement and customer satisfaction among commercial banks in South-South Nigeria. The statistical significance test revealed  $p < 0.001$  ( $p = 0.000$ ), which falls substantially below the predetermined alpha level of 0.05. Consequently, the null hypothesis ( $H_{01}$ ) is rejected with high confidence, and the alternative hypothesis ( $H_1$ ) is accepted. These findings provide compelling statistical evidence for a significant positive relationship between employee engagement and customer satisfaction within the study population. Also, **H<sub>02</sub>**: There is no statistically significant relationship between employee engagement and service efficiency among commercial banks in South-South Nigeria. There is a statistically significant relationship between employee engagement and service efficiency among commercial banks in South-South Nigeria. The significance testing yielded  $p < 0.001$  ( $p = 0.000$ ), demonstrating statistical significance well below the established threshold of  $\alpha = 0.05$ . Based on these results, the null hypothesis ( $H_{06}$ ) is rejected, and the alternative hypothesis ( $H_6$ ) is accepted. The findings establish statistically significant evidence for a positive relationship between employee engagement and service efficiency in the commercial banking sector. The comprehensive statistical analysis of the third hypothesis set examining relationships between employee engagement and employee productivity indicators yielded the following empirically supported conclusions: A statistically significant, exceptionally strong positive correlation ( $\rho = 0.986$ ,  $p < 0.001$ ) exists between employee engagement and customer satisfaction among commercial banks in South-South Nigeria, supporting the theoretical proposition that engaged employees contribute meaningfully to enhanced customer experiences. Similarly, a statistically significant, exceptionally strong positive correlation ( $\rho = 0.987$ ,  $p < 0.001$ ) was established between employee engagement and service efficiency measures, providing empirical validation for the theoretical linkage between workforce engagement and operational performance outcomes.

### DISCUSSION OF FINDINGS

The comprehensive statistical analysis of the first and second hypothesis set examining relationships between employee engagement and employee productivity indicators yielded the following empirically supported conclusions: A statistically significant, strong positive correlation ( $\rho = 0.986$ ,  $p < 0.001$ ) exists between employee engagement and customer satisfaction among commercial banks in South-South Nigeria, supporting the theoretical proposition that engaged employees contribute meaningfully to enhanced customer experiences. Likewise, a statistically significant, strong positive correlation ( $\rho = 0.987$ ,  $p < 0.001$ ) was established between employee engagement and service efficiency, providing empirical validation for the theoretical linkage between workforce engagement and operational performance outcomes. This study findings correlated with the following studies: Adebayo and Nwachukwu (2023) conducted a longitudinal study across eight commercial banks in Cross River and Delta states, examining the temporal dynamics of the engagement-satisfaction relationship during the post-pandemic recovery period. Their analysis, which incorporated both frontline and back-office banking personnel ( $N = 427$ ), revealed that improvements in employee engagement preceded enhancements in customer satisfaction by approximately 2-3 months, suggesting a causal rather than merely correlational relationship. The researchers observed that organizational interventions targeting employee well-being and professional development yielded substantial improvements in net promoter scores (NPS) and customer effort scores (CES), with effect sizes ranging from moderate to large. Rodríguez-Sánchez, Hakanen and Schaufeli (2023) applied hierarchical linear modeling to

examine cross-level interactions between branch-level engagement climate and individual customer satisfaction outcomes. Their analysis of multilevel data from 428 banking professionals and 3,762 customers revealed that engagement climate exerted both direct effects on customer satisfaction and indirect effects through service climate. Notably, the relationship was stronger in branches characterized by transformational leadership practices and high-performance work systems, suggesting the presence of synergistic organizational factors that amplify the engagement-satisfaction relationship. Zhang and Matsumoto (2024) conducted a comprehensive meta-analysis synthesizing finding from 47 empirical studies conducted across Chinese, Japanese, Korean, and Singaporean banking institutions between 2018 and 2023. Their analysis yielded a robust pooled correlation coefficient between employee engagement and customer satisfaction. Okafor and Adewusi (2023) conducted a comprehensive cross-sectional survey of 312 frontline employees across eight commercial banks in Rivers, Delta, and Akwa Ibom states, revealing a significant positive correlation between employee engagement metrics and customer-facing service efficiency indicators. Their multivariate analysis demonstrated that psychological ownership and organizational identification served as mediating variables, accounting for approximately 67% of the variance in service efficiency outcomes.

### **CONCLUSION**

The empirical findings from this investigation provide substantive evidence supporting the theoretical postulations regarding the relationship between employee engagement and productivity outcomes within the commercial banking sector of south-south, region, Nigeria. The statistical analyses revealed robust correlations that underscore the fundamental importance of engagement as a determinant of employee productivity metrics. The study's findings demonstrate that employee engagement serves as a critical antecedent to enhanced productivity outcomes, with correlation coefficients approaching unity, suggesting that engagement initiatives represent strategic imperatives rather than peripheral human resource considerations. The investigation established that employee engagement maintains consistent positive associations across all measured productivity indicators, thereby validating established theoretical frameworks that position engagement as a multidimensional construct influencing employee productivity. Specifically, the strong positive correlation between employee engagement and customer satisfaction provides empirical substantiation for service-profit chain theory, which posits that engaged employees create superior customer experiences through enhanced service delivery. Similarly, the robust relationship between engagement and service efficiency corroborates organizational behavior literature emphasizing the role of psychological engagement in optimizing operational performance outcomes.

### **RECOMMENDATIONS**

Based on this empirical finding, the following recommendations are made:

- i.) Commercial banks in south-south region of Nigeria should establish systematic employee engagement assessment mechanisms incorporating validated psychometric instruments to continuously monitor engagement levels across organizational hierarchies. Banks should prioritize the development of multi-faceted engagement enhancement programs that address cognitive, emotional, and physical dimensions of employee engagement.

- ii.) Banks should implement engagement-centric reward systems, career development pathways, and leadership development programs that recognize and reinforce the demonstrated relationship between workforce engagement and operational excellence, thereby creating sustainable competitive advantages through human capital optimization.

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