

The Influence of Organizational Factors on Work Engagement in the Banking Sector : A Bibliometric Analysis and Systematic Literature Review

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ABSTRACT

Work engagement in the banking sector has gained increased attention due to rapid technological changes and generational shifts in the workforce. However, empirical insights into the key organizational factors that influence engagement are still scattered. This study aims to systematically review and synthesize empirical evidence on organizational factors that affect employee job attachment in the banking sector while mapping the structure and trends of research in this area. We performed a bibliometric analysis of 104 papers (2011–2025) using Scopus data, displayed through VOSviewer and Tableau. We conducted a systematic literature review (SLR) on 13 high-quality papers from 2021 to 2025 adhering to PRISMA 2009 and MMAT 2018 guidelines. Bibliometric analysis reveals a growing scientific interest, with key themes centered on "work engagement," "leadership," and "human resources." The SLR identified servant leadership, transformational leadership, self-efficacy, and HRM practices as the dominant influencing factors. Engagement is typically measured using the UWES dimensions (passion, dedication, and absorption) and is formed through mediators such as psychological empowerment and job satisfaction and moderators such as organizational culture and technological readiness. The main theoretical framework used is Social Exchange Theory, followed by COR, JD-R, and AMO Theory. This study contributes by offering practical recommendations, including empathy and ethics based leadership development, self-efficacy enhancement, and the promotion of a supportive work culture. It also highlights the importance of integrating social values such as corporate social responsibility into leadership strategies to foster sustainable employee engagement in the banking sector.

Keywords: Banking sector, Organizational factors, Work engagement.

1. INTRODUCTION

Work engagement is a multidimensional construct that reflects the emotional and cognitive connections of employees to their work, encompassing vigor, dedication, and absorption (W. B. Schaufeli et al., 2002). This concept has proven to be an important factor in improving organizational performance and employee well-being. Employees with high engagement tend to be more productive, creative, and innovative, which ultimately has a positive impact on customer satisfaction and financial performance (Honnamane et al., 2023).

In addition to contributing to organizational output, work engagement also plays a role in building organizational resilience, especially when facing a crisis. This resilience is strengthened by psychological capital such as self-efficacy and optimism, which can enhance engagement and make the organization more adaptive (Giancaspro et al., 2022; Novianti et al., 2024; Wingerden & Stoep, 2017). Engaged employees also show lower levels of absenteeism and intention to quit (Pasquarella et al., 2021; Tanuwijaya et al., 2022). Leadership is an

important factor in shaping work engagement. Transformational leadership style has proven effective in fostering commitment, engagement, and strengthening organizational citizenship behavior (Febrianti & Yulian, 2022; Fitriani & Wulandari, 2021). A positive work environment creates a sustainable feedback loop, where work engagement reinforces the organizational culture.

In addition to transformational leadership styles, authentic leadership also plays a role in building engagement through increased trust and empowerment (Mazzetti & Schaufeli, 2022; Singh, 2024). On the other hand, psychological capital such as resilience and intrinsic motivation helps maintain engagement, especially under work pressure (Gusti et al., 2024; Harunavamwe, 2022). Career development and a conducive work climate also strengthen engagement and reduce turnover intentions (Inayat & Khan, 2021; Jimoh & Kee, 2022; Kulkarni et al., 2022; Obazea & Samikon, 2022).

Work engagement also serves as a mediator in the processes of organizational learning and innovation. The learning culture developed within organizations, particularly in service sectors such as healthcare, has been proven to enhance work engagement and innovative capacity (Mohammad et al., 2024; Srimulyani & Hermanto, 2022). This indicates that organizational learning can become a strategic competitive advantage.

The Job Demands-Resources (JD-R) model explains that work engagement increases when employees have resources such as social support and autonomy (Deng, 2023; Kalsum et al., 2024; Salamon et al., 2022). These findings are also evident in the education and health sectors, where resources can mitigate fatigue and enhance motivation (Cotel et al., 2021; Silva, 2024). Effective leadership is capable of strengthening those resources and creating a conducive work environment (Albrecht et al., 2021), while perceived organizational support also becomes an important factor (Fairnandha, 2021). On the contrary, high work demands that are not matched by adequate support will hinder engagement (Basir et al., 2023; Hakanen et al., 2021; Jiang et al., 2022; Naveed & Zia, 2024). Psychological capital such as self-efficacy and resilience is consistently associated with high engagement and commitment to the organization (García-Merino et al., 2023; Muthmainnah et al., 2023; Rai & Chawla, 2021).

The banking sector, which has a dynamic environment and intense competition, heavily relies on work engagement to achieve success. In the banking sector, work engagement is becoming increasingly relevant given the high industry dynamics. Work engagement impacts organizational performance, job satisfaction, and employee retention (Baño et al., 2024; Mirda & Prasetyo, 2022; Panigrahi et al., 2023; Zanaabazar et al., 2024). Banks that are able to create a supportive work environment will be more successful in retaining talent and improving service quality (Khan & Ghayas, 2022; Mazzarolo et al., 2021; Widowati & Satrya, 2023).

The banking sector has a highly dynamic work environment characterized by target pressures, regulatory changes, digital competition, and high service demands from customers. In such conditions, work engagement becomes a key factor that directly influences individual performance and organizational sustainability. High levels of engagement have been proven to boost employee productivity, strengthen loyalty, and reduce turnover rates, which are often a serious challenge in the banking industry. Therefore, creating a supportive work environment through inclusive leadership, open communication, and a fair reward system is a practical and much-needed strategy to retain talent, improve service quality, and sustainably boost the bank's

competitiveness. These practices not only impact the psychological well-being of employees but also contribute significantly to operational efficiency and customer satisfaction, two key indicators of success in the banking sector.

In facing challenges such as digitalization and demographic changes, maintaining work engagement has become a strategic priority. Although various studies have discussed the importance of work engagement, there is still a gap in understanding how organizational factors influence engagement in an integrated manner, particularly in the banking sector. Therefore, this study uses a bibliometric approach and a systematic literature review to address this gap and provide practical recommendations for leaders and HR professionals in enhancing work engagement in the banking sector.

2. METHODS

This research combines bibliometric analysis and systematic literature review (SLR) to explore the influence of organizational factors on work engagement in the banking sector. Data were obtained from the Scopus database using a combination of keywords. These keywords include (("work engagement" OR "work engagement") AND ("organizational factor*" OR "organizational culture" OR "organizational climate" OR "HR practices" OR "leadership" OR "organizational support" OR "job design" OR "organizational justice" OR "internal communication" OR "performance management") AND ("employee*" OR "worker*" OR "staff" OR "human resources") AND ("banking sector" OR "banks" OR "financial institutions" OR "rural banks" OR "conventional bank"))).

The search results yielded 104 English-language publications from 2011 to 2025, consisting of 103 research articles and 1 review article. Data was extracted and cleaned using OpenRefine, then visualized through VOSviewer and Tableau. VOSviewer (version 1.6.20) is used to analyze annual publication trends, author and country productivity, international collaboration, and keyword networks (Van Eck & Waltman, 2023). Trend visualizations based on country and year are presented using Tableau.

For the systematic literature review, the process of choosing studies follows the guidelines of the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA, 2009), focusing on key topics like work engagement, organizational factors, and the banking context. A total of 71 English-language publications from 2021 to 2025 were identified, and after selection based on inclusion criteria, 61 articles remained. After reviewing the titles and abstracts, only 13 articles passed. All of them were evaluated using the Mixed Methods Appraisal Tool (MMAT) version 2018 (Hong et al., 2018).

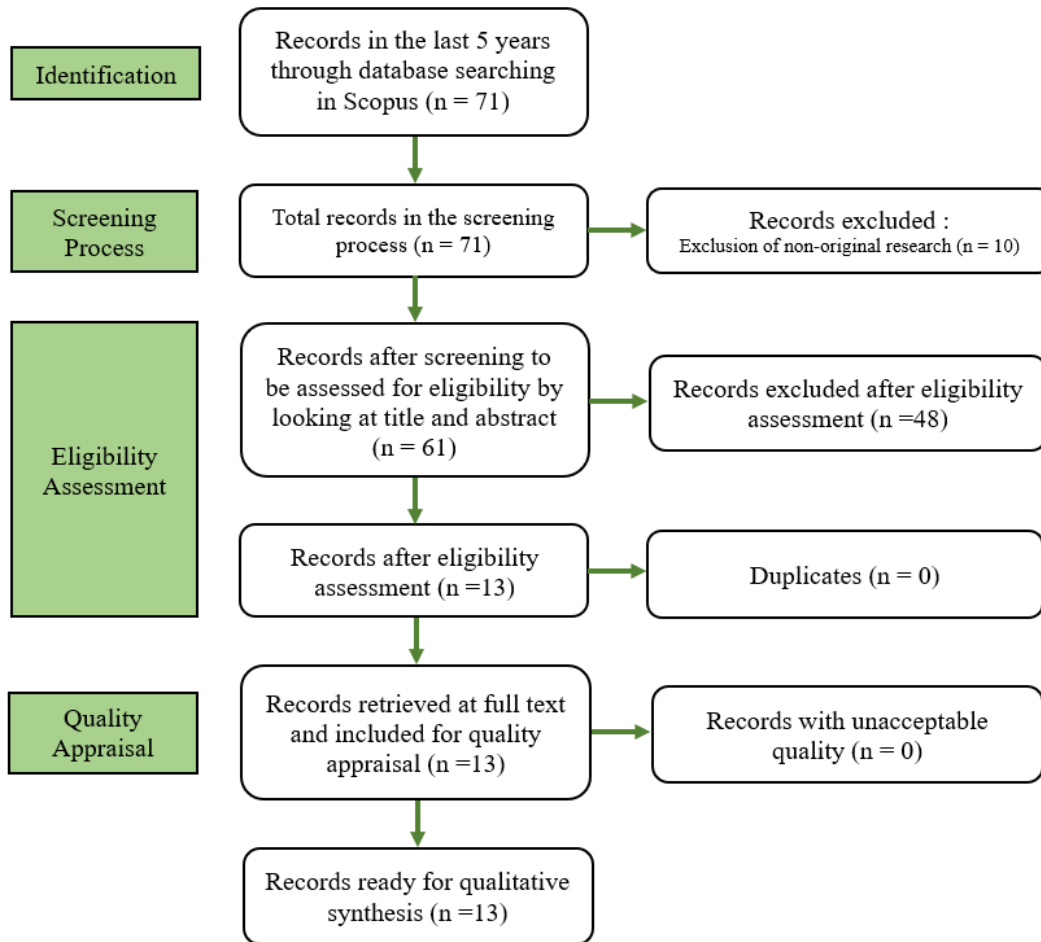


Figure 1. PRISMA Flowchart Summarizing the Selection of Studies

3. RESULTS AND DISCUSSION

3.1 Bibliometric Analysis

3.1.1 Publication by Year

The trend of scientific publications on "The Influence of Organizational Factors on Work Engagement in the Banking Sector" shows a significant increase between 2011 and 2025. From 2011 to 2013, publications remained stable at 2 per year, with the first surge in 2014 reaching 5 publications, before dropping to zero in 2015. After that, the trend gradually increased until 2018. The period from 2019 to 2025 recorded a surge in productivity, with 11 publications in 2020, likely triggered by changes due to the COVID-19 pandemic. The peaks occurred in 2022 and 2024 with 14 and 17 publications respectively, indicating a continuously increasing research interest. Although there was a decline in 2023, the trend has risen again, affirming the relevance of this topic in the academic literature.

Sheet 2

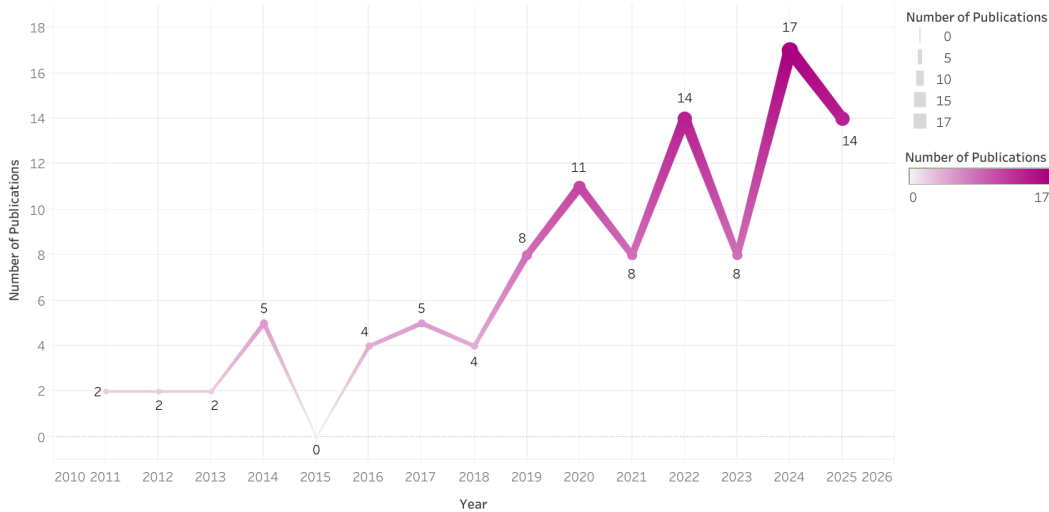


Figure 2. Publication Trends by Year

3.1.2 Publications by Country

The distribution map of publications related to The Influence of Organizational Factors on Work Engagement in the Banking Sector shows that India and Indonesia dominate with 15 publications each, followed by Malaysia (14), Pakistan (13), and other countries such as China and Bangladesh. The concentration of research in Asia reflects the high attention given to work engagement in the banking context, especially in countries with rapidly developing financial sectors.

Sheet 1

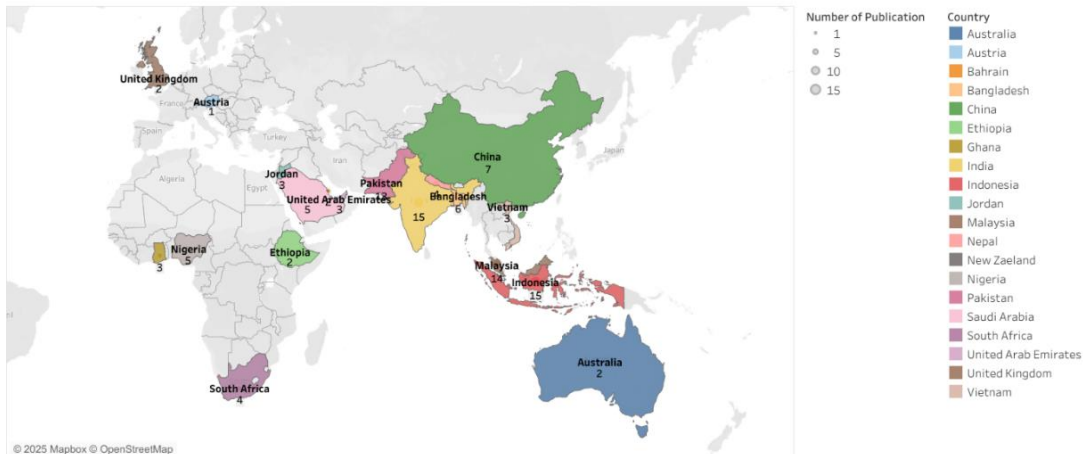


Figure 3. Number of Publications by Country

3.1.3 Keyword Clustering and Future Research Directions

The keyword visualization shows that “work engagement” and “organizational climate” are central to banking sector research. This indicates that perceptions of the work environment significantly determine employee engagement levels. Several thematic clusters reinforce this finding. The green cluster emphasizes the importance of ethical leadership, innovation, and supportive HR practices. The red cluster highlights the urgency of work-life balance, especially in the stressful context of private banks. The blue cluster demonstrates a positive correlation between participative leadership styles, such as servant leadership, and loyalty and engagement. The purple cluster underscores the role of career opportunities and fair evaluation systems in enhancing engagement.

The emergence of new keywords such as corporate social responsibility and authentic leadership indicates a shift toward a values-based and sustainability approach. Overall, this visualization confirms that a combination of structural, psychological, and organizational value factors influence work engagement in the banking sector. Consequently, strategies to increase engagement need to be holistic—encompassing supportive leadership, a healthy work culture, development opportunities, and attention to work-life balance and sustainability values.

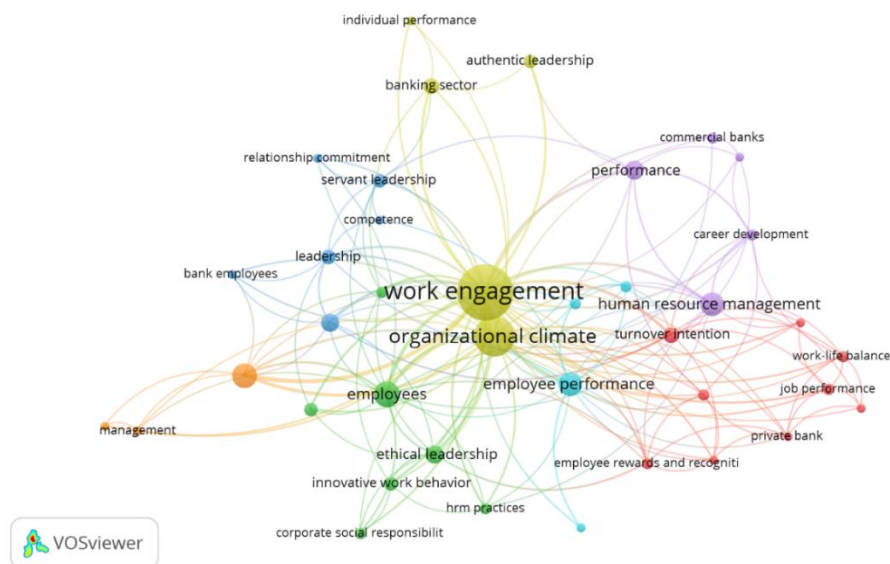


Figure 4. Visualization of the Relationship Between Keywords Used by Authors in Articles

The keyword overlay image shows that since before 2020, topics such as work engagement and organizational climate have been the primary focus of HRM studies. Recently (2023–2024), the research focus has begun to shift to specific contexts such as private banks, work performance, and a more humanistic approach, as evidenced by the emergence of keywords such as authentic leadership and corporate social responsibility.

This development reflects a transition from a structural approach to a more contextual and values-based approach. Consequently, the banking sector must adapt work engagement

strategies to organizational dynamics, institutional characteristics, and the expectations of the current workforce.

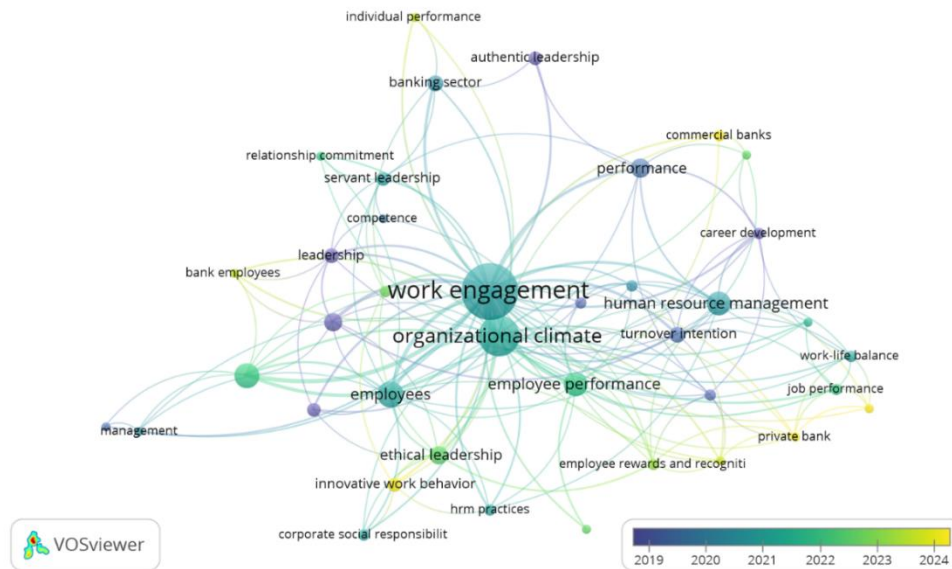


Figure 5. Visualization of Temporal Changes in Keywords

3.2 Systematic Literature Review

A total of 71 studies (2021–2025) were identified, and after selection based on inclusion criteria, 61 articles remained. After reviewing the titles and abstracts, only 13 articles passed. All of them were evaluated using MMAT 2018, and 13 articles were included in this review.

3.2.1 Dominant Organizational Factors

Two organizational factors that are most frequently studied are self-efficacy and servant leadership. Self-efficacy appears both as a main variable (Nasrulloh et al., 2025; Zeeshan et al., 2021) and as a mediator in the relationship between ethical leadership and engagement (Uppathampracha & Liu, 2022). These studies reinforce that individuals' self-efficacy in facing work challenges positively contributes to employees' emotional and cognitive engagement.

Meanwhile, servant leadership has proven effective in promoting engagement both directly and through mediation and moderation. Zeeshan et al, found that servant leadership enhances self-efficacy (Zeeshan et al., 2021), which in turn drives engagement, while Yagil & Oren showed that the effectiveness of servant leadership increases in conditions of low proactivity and work autonomy (Yagil & Oren, 2021).

3.2.2 Mediation and Moderation as Mechanisms of Influence

Most studies use mediation and moderation models to explain the relationship between organizational factors and work engagement. A strong example is shown by Mong & Thanh,

who found that compliance culture and organizational trust mediate the influence of leadership style on work engagement (Mong & Thanh, 2025). Similarly, empowerment serves as a full mediator between benevolent leadership and engagement (Tan et al., 2025).

Moderating factors such as organizational culture and technological readiness have also been found to strengthen the relationship between AI and Big Data adoption and engagement (Qawasmeh et al., 2024). However, not all moderators are effective. For example, implementation strategies do not moderate the relationship between HRM practices and engagement in the study (Saad et al., 2021).

3.2.3 Leadership as a Catalyst

Various leadership styles play an important role. Transformational leadership is consistently found to encourage engagement (Nasrulloh et al., 2025; Song et al., 2022), while despotic leadership decreases engagement through increased psychological distress (Song et al., 2022). On the other hand, ethical leadership builds engagement through increased self-efficacy (Uppathampracha & Liu, 2022) and benevolent leadership is effective only when empowerment is high (Tan et al., 2025).

3.2.4 Dominant Theoretical Framework

Most studies use Social Exchange Theory (SET) as the theoretical foundation (Desta et al., 2023; Noor et al., 2023; Tan et al., 2025). SET emphasizes that the reciprocal relationship between organizations and individuals is the main foundation of engagement. Other theories used include the Conservation of Resources Theory (Hobfoll, 1989) to explain the influence of distress (Song et al., 2022; Zeeshan et al., 2021), the JD-R Theory to map job and personal resources (Nasrulloh et al., 2025), and the AMO Theory in the context of green HRM (Noor et al., 2023).

3.3 Discussions

The results of this systematic review indicate that work engagement of employees in the banking sector is influenced by various organizational factors that play both direct and indirect roles. In general, work engagement in these studies is measured through three main dimensions—vigor, dedication, and absorption—based on the UWES instrument developed by Schaufeli et al (W. Schaufeli et al., 2006). The dominance of using this framework indicates that work engagement is viewed as a positive psychological condition that reflects energy, enthusiasm, and full involvement in work.

An important finding from this synthesis is that the factors of self-efficacy and servant leadership are the two most dominant organizational variables that appear in the analyzed studies. Self-efficacy consistently proves to enhance work engagement, both as a direct predictor and as a mediating variable bridging the relationship between leadership style and employee innovative behavior. For example, Nasrulloh and Zeeshan show that employees with high self-efficacy tend to exhibit stronger work engagement (Nasrulloh et al., 2025; Zeeshan et al., 2021). Additionally, research by Uppathampracha and Liu reinforces that ethical leadership can enhance engagement through increased self-efficacy (Uppathampracha & Liu, 2022). These results support the Conservation of Resources Theory framework (Hobfoll,

1989), which states that work engagement increases when individuals feel they have sufficient psychological resources to meet work demands.

Furthermore, servant leadership has also been proven to have a strong influence on engagement. A study by (Yagil & Oren, 2021) revealed that servant leadership is particularly effective for employees with low levels of proactivity and work autonomy. This indicates that the servant leadership style is capable of creating work conditions that facilitate engagement even in the context of role limitations. Servant leadership has also been proven to enhance self-efficacy (Zeeshan et al., 2021), which in turn encourages engagement, strengthening the relationship between humanistic leadership and work involvement.

The majority of articles in this study also indicate that the relationship between organizational factors and engagement is not linear, but rather influenced by various psychological and contextual mechanisms. Several studies highlight the role of mediation—such as compliance culture and organizational trust mediating the relationship between leadership style and engagement (Mong & Thanh, 2025). Psychological empowerment also plays a full mediating role in the study of benevolent leadership (Tan et al., 2025).

Organizational factors such as culture and technological readiness have been shown to strengthen the link between technology adoption (AI, big data) and work engagement (Qawasmeh et al., 2024). However, not all moderators are effective, (Saad et al., 2021) found that implementation strategies did not moderate the relationship between HRM practices and engagement. This reflects the complexity and contextual nature of organizational influences on engagement.

Leadership style plays a central role. Transformational leadership enhances engagement, while despotic leadership undermines it by increasing psychological distress. Ethical leadership fosters engagement through greater self-efficacy and positive work perception. Leaders thus act as catalysts by shaping emotional support and work perceptions.

Theoretical frameworks frequently referenced include Social Exchange Theory (SET), where engagement is a psychological response to fairness, support, and recognition, alongside JD-R, COR, SDT, and AMO theories—highlighting diverse explanatory models. To boost engagement, banks should invest in self-efficacy-building programs, adopt ethical leadership (e.g., servant, transformational), ensure fair communication, and align tech adoption with organizational readiness.

4. CONCLUSION

This study concludes that work engagement in the banking sector is influenced by various organizational factors, both directly and indirectly. Self-efficacy is the dominant variable that enhances engagement, both as a direct predictor and a mediator. Supportive leadership styles, such as servant leadership, are particularly effective for employees with low proactivity or autonomy. Organizational culture and the climate of justice also play an important role. The relationship between organizational factors and engagement often occurs through mediation mechanisms (such as psychological empowerment and job satisfaction) and moderation (such

as technology readiness). The main theoretical framework used is Social Exchange Theory, followed by COR, JD-R, and AMO Theory.

To enhance work engagement, banking organizations need to formulate comprehensive managerial strategies. Policy recommendations that can be implemented include empathy and ethics based leadership training, employee self-efficacy improvement programs, and the creation of a work culture that supports work-life balance and career growth. Furthermore, integrating social values such as corporate social responsibility and sustainability into leadership strategies will be increasingly relevant for building sustainable work engagement and significantly impacting organizational performance.

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