

Determinants of Work Engagement in Nepalese Commercial Banks**Ganesh Prasad Niraula¹  | Dr. Shreekrishna Kharel² **

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Submitted: 25 April 2026**Accepted:** 26 June 2026**Published:** 15 July 2026**Abstract**

Work engagement has become an important phenomenon in this twenty-first-century business environment because the service sector is facing tough competition from within and outside of the country. To achieve a competitive advantage, engagement is necessary, which provides strength to the organization and makes it competitive. Therefore, this study aims to examine the factors determining work engagement in Nepalese commercial banks. We used a cross-sectional research design and positivist epistemology under a 95% interval and 5% margin of errors. The study collected primary data from 375 bank employees as a sample of seven commercial banks, using a stratified sampling technique with a five-point Likert scale from the employees, which includes two joint venture banks, two public limited banks, and three private commercial banks, during the first quarter of 2026. The hypothesized relationships and data were analyzed using Partial Least Squares Structural Equation Modeling (Smart-PLS). The reliability, validity, and convergent and discriminant validity were established through the same statistical software. The findings reveal that psychological empowerment positively associates with work engagement, leadership empowerment positively associates with work engagement, and perceived organizational support also positively associates with work engagement. This study provides valuable insights to academics and professionals of banks to emphasize implementing leadership dynamics in a tactical way to promote work engagement, which is anticipated to produce two benefits: better organizational performance and better employee well-being.

Keywords: leadership empowerment, perceived organizational support, psychological empowerment, structural equation modeling,

1. Introduction

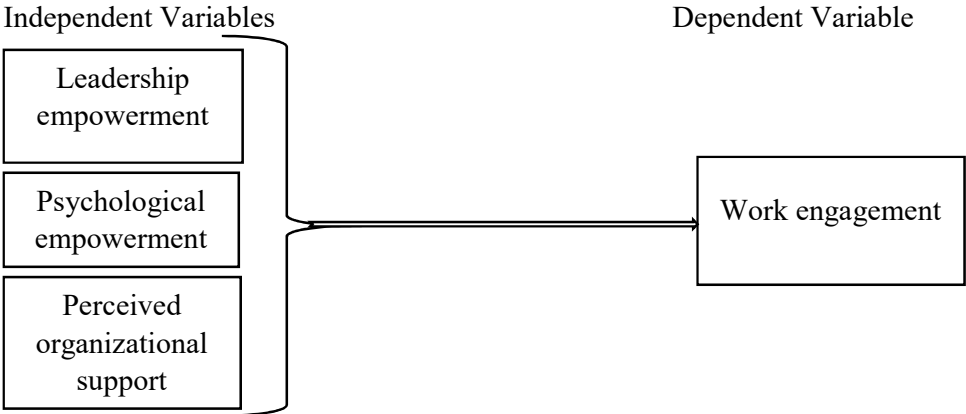
High levels of energy, enthusiasm, strong dedication, and total involvement in tasks are characteristics of a pleasant and gratifying job-related state known as "work engagement" (Bakker & Albrecht, 2022; Bakker et al., 2008). Three dimensions are frequently used to characterize it: vigor, devotion, and absorption. Vigor is a reflection of people's inherent will to put forth effort as well as their vitality and perseverance at work. Inspiration, pride, and the sense that one's effort has significance are all captured by dedication. Absorption is a term used to describe a state of "flow" in which workers are so engrossed in their work that they may lose track of time. Previous studies have shown that work engagement is a gratifying psychological state (Schaufeli et al., 2006) and is favorably associated with overall life satisfaction (Mauno et al., 2018). According to Assi et al. (2024), nurse managers must demonstrate authentic leadership, which highlights the importance of fostering a happy work environment, to boost workers' work engagement. When a leader empowers the employees, it enhances the psychological empowerment of workers, which is a natural desire of a person to be fully devoted to the work. This association has been shown in a number of organizational settings and is also prevalent in private healthcare institutions (Alotaibi et al., 2020). According to Moura et al. (2015), employees who feel empowered are more likely to exhibit higher levels of engagement, motivation, and trust in their leaders than those who are firmly committed to traditional routines. The empowering leader focuses more on employees and cultivates a sense of institutional support and psychological safety, which in turn fosters a stronger emotional connection between employees' responsibilities and their overall well-being. This cycle obviously enhances the work engagement dimensions: vigor, dedication, and absorption (Demerouti & Bakker, 2011).

According to Bakker and Demerouti (2018) through the Job-Demands-Resources model, leadership empowerment entails the distribution of power, the active participation of employees in decision-making, the cultivation of confidence, and the promotion of autonomy. As noted by Bakker *et al.* (2023), empowerment dynamics can function as essential and personal resources within the JD-R model, which activates the motivational pathway that leads to engagement under high-demand conditions. According to Wen et al. (2023) and Alotaibi et al. (2020), most of the research is conducted in the Western contexts and broader organizational environments. According to Niraula et al. (2026), there is a strong association between leadership empowerment dynamics, including both leadership empowerment and psychological empowerment in relation to work engagement, which is mediated by perceived organizational support in Nepalese commercial banks. This leadership approach focuses on granting employees authority, fostering autonomy in decision-making, and has been associated with outcomes such as customer-oriented behavior, adoption of knowledge management practices, organizational citizenship behavior, enhanced creativity, and proactive actions (Li *et al.*, 2013; Wen *et al.*, 2023). Research conducted in Western contexts has shown that psychological empowerment positively influences employees' job performance (Fong & Snape, 2015). Likewise, several prior studies have reported a strong positive association between psychological empowerment and work engagement (Saleem *et al.*, 2017; Moura *et al.*, 2015). According to (Kurtessis et al. (2017), employees' psychological safety, affective commitment, and felt obligation are enhanced by perceived organizational support, which are antecedents of work engagement. The primary focus of their meta-analysis was on outcomes such as job satisfaction, commitment, performance, withdrawal, and strain. Nevertheless, they assert that these pathways indirectly promote motivational states such as engagement through perceived organizational support. Empowering leadership fosters greater work engagement by enhancing employees' autonomy and decision-making (Arshad et al., 2022). Psychological empowerment positively influences engagement, which includes employees' competence, self-determination, meaning, and impact (Saleem et al., 2017). Furthermore, perceived

organizational support serves as a critical job resource, fostering engagement by fostering psychological safety and affective commitment (Kurtessis et al., 2017). A recent study by Kharel and Niraula (2026) demonstrated that engagement was influenced by four predictors; training and development, career development, performance management and job security. Nevertheless, Cheong et al. (2016) observed that empowering leadership may have an unintended consequence if employees perceive it as overwhelming. This could result in role overload, increased tension, and reduced engagement, particularly for those who are not adequately prepared for autonomous work responsibilities. The association between empowerment dynamics and work engagement may have negative impacts if perceived empowering leadership behavior is demanding and threatening, as this can enhance negative emotional exhaustion pathways, which are key predictors of disengagement (Zhang & Wang, 2025). However, there are divergent views on the relationships between empowerment dynamics and work engagement; the empowerment-related dynamics are crucial in the countries where collectivist culture and hierarchical rigidity are prevalent, such as in the Nepalese commercial banks. To achieve this objective, we have focused on the following research hypotheses:

- H1: Leadership empowerment is positively related to work engagement
- H2: Psychological empowerment is positively related to work engagement
- H3: Perceived organizational support is positively related to work engagement

Figure 1: *Research Framework*



2. Methods and Materials

This study investigates how work engagement is determined in Nepalese commercial banks, which account for over 80% of the sector’s capital and drive economic growth (Nepal Bankers’ Association, 2024). A cross-sectional research design is used in the study (Creswell & Creswell, 2018). Twelve private, five joint ventures, and three public limited commercial banks make up Nepal's twenty commercial banks (Nepal Rastra Bank, 2025). The researcher chose seven banks, including two public limited, two joint venture, and three private commercial banks. This selection was made to reflect the variety of ownership structures. A stratified random sampling strategy was used to guarantee subgroup representation and minimize bias. To collect data, employees from various branches of Nepalese commercial banks were given structured questionnaires. The study’s population was 41,552 employees (Nepal Bankers' Association, 2024). After imputing missing data, 375 of the 450 questionnaires that were sent were returned and examined. This results in an 83.33% response rate because

some respondents who submitted the questionnaire left some of the constructs' items unfinished. Because the participants were fluent in English, the survey was administered in that language. Informed consent was acquired, and anonymity was maintained throughout the process. The obtained response rate was far higher than the 30% cutoff point suggested for quantitative study by Bougie and Sekaran (2019). According to Hair et al. (2019), in order to guarantee sample adequacy, the sample size should be at least ten times the maximum number of indicators or structural routes. By using 33 indicators to measure four constructs, the study met the criterion. A five-point Likert scale was used to collect responses, with 1 denoting strong disagreement and 5 denoting strong agreement. The Likert scale is a strong tool for data collection; it provides strong psychometric validity, is very easy to use, and is a popular tool across the world (Joshi et al., 2015).

The 375 respondents' ages were distributed as follows: 42.40% respondents were in the age between 36 and 45, 21.10% were in the 26–35 age range, 24.30% were over 46, and 12.30% were under 25. Female participation in bank branches is lower, as seen by the sample's 64.30% male and 35.70% female composition. 12.30% of respondents had less than five years of work experience, 27.20% had experience between 6 to 10 years, 35.5% had experience between 11 and 15 years, and 25.1% had more than sixteen years of experience. According to Table 1, there were 15.20% executives/managers, 28% branch managers, 26.40% senior assistants/officers, and 30.4% assistants/junior assistants.

Table 1: Demographic information of the respondents

Demographic variable	Category	Frequency	Percentage (%)
Age group	Below 25 years	46	12.3
	26-35 years	79	21.1
	36-45 years	159	42.4
	46 and above	91	24.3
Gender	Male	241	64.3
	Female	134	35.70
Experience	Less than 5 years		
	6-10 years	46	12.3
	11-15 years	102	27.2
	Above 16 years	133	35.5
Job position		94	25.10
	Executive and manager	57	15.20
	Branch manager	105	28
	Senior assistant/officer	99	26.4
	Assts. and junior assistants	114	30.40

Note: Field survey

Work engagement was measured using a 15-item scale developed by Schaufeli et al. (2002), and the results showed a high degree of reliability ($\alpha = 0.941$). The R^2 score of 0.581 for work engagement indicates that the predictors sufficiently explained the criterion variable. Perceived organizational support, psychological empowerment, and leadership empowerment were the three variables used to assess leadership empowerment dynamics. Eight items were used and modified to fit the Nepalese context from Rhoades and Eisenberger (2002) to measure perceived organizational support; five items were taken from Cook et al. (1981) to measure leadership empowerment; and five items were taken from Spreitzer (1995) to measure

psychological empowerment. Cronbach's alpha scores of 0.867, 0.884, and 0.902, respectively, showed that the scales were reliable in the context of Nepalese economy and had good internal consistency.

This study utilizes Smart-PLS due to its predictive capabilities and effectiveness in analyzing complex latent constructs. In contrsats to structural equation modeling, the emphasis is on explaining variance and testing theories through regression-based PLS-SEM (Ringle *et al.*, 2023). Smart-PLS is particularly advantageous for smaller sample sizes, non-normal data distribution, and exploratory research (Lowry & Gaskin, 2014).

3. Analysis and Results

3.1 Measurement Model

According to Hair *et al.* (2022), it is essential to look at the outer loadings of each construct to assess the reliability of each particular item using the PLS-SEM approach. Therefore, Hair et al. (2021) determined that indicators with loadings in the range of 0.40 to 0.70 can be maintained based on the general rule of thumb. This study looks into the fact that 33 of all 33 initial indicators have been retained (Table 2, Figure 2) and kept all 33 indicators that carried the loadings between 0.613 and 0.854 proportionately.

Figure 2: Measurement model (PLS algorithm)

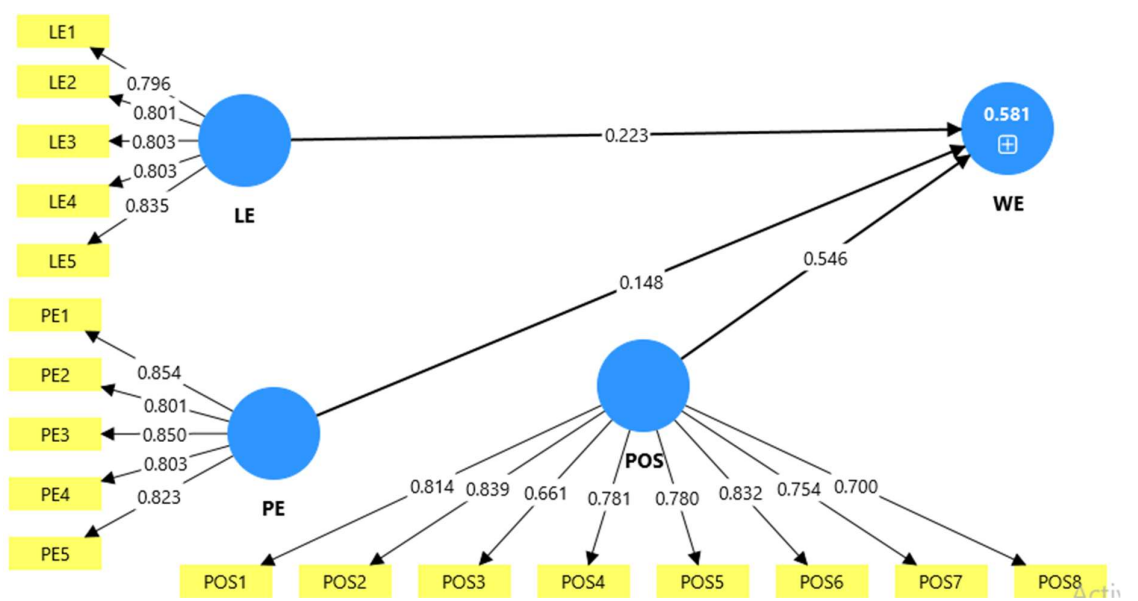


Table 2: Outer Loadings

Items	LE	PE	POS	WE
LE1	0.796			
LE2	0.801			
LE3	0.803			
LE4	0.803			
LE5	0.835			
PE1		0.854		
PE2		0.801		
PE3		0.85		
PE4		0.803		

PE5	0.823	
POS1		0.814
POS2		0.839
POS3		0.661
POS4		0.781
POS5		0.78
POS6		0.832
POS7		0.754
POS8		0.700
WE1		0.613
WE10		0.773
WE11		0.770
WE12		0.797
WE13		0.797
WE14		0.721
WE15		0.774
WE2		0.709
WE3		0.694
WE4		0.689
WE5		0.702
WE6		0.723
WE7		0.787
WE8		0.829
WE9		0.731

Note(s): *LE, leadership empowerment; PE, psychological empowerment; POS, perceived organizational support; WE, work engagement*

Source: *Data processing*

The composite reliability of all the constructs ranges from 0.908 to 0.948 (Table 3), which shows that all the latent constructs had an excellent level of internal consistency as recommended by Hair *et al.* (2020). Additionally, this study examined the constructs' reliability through Cronbach's alpha and the constructs' validity by utilizing convergent and discriminant validity. The average variance extracted values for all the constructs are within 0.551 to 0.683. According to Chin (1998), if the values for average variance extracted were above 0.50, the variance in the data is established, and it is the recommended threshold for AVE (see Table 3).

Table 3: *Construct Reliability and Validity*

Constructs	Cronbach's alpha	Composite reliability (rho a)	Composite reliability (rho c)	Average variance extracted (AVE)
LE	0.867	0.869	0.904	0.652
PE	0.884	0.886	0.915	0.683
POS	0.902	0.905	0.922	0.597
WE	0.941	0.943	0.948	0.551

Note: *Data processing*

The degree to which a specific latent construct distinguishes itself from other factors is referred to as discriminant validity (Duarte & Raposo, 2010). To assess discriminant validity, the Fornell and Larcker (1981) method is employed, as presented in Table 4 with the italicized values. the square root of average variance extracted (AVE) for each latent variable is placed on the diagonal of the correlation matrix. These square root values should be greater than the correlations among the latent constructs. The findings of this study indicate that the square roots of AVE for all latent constructs exceed their corresponding correlation values.

Table 4: *Fornell-Larcker Criterion Matrix*

Constructs	LE	PE	POS	WE
LE	0.808			
PE	0.507	0.827		
POS	0.467	0.395	0.772	
WE	0.554	0.477	0.709	0.743

Note: *Data processing*

The Fornell-Larcker criterion is often used to assess discriminant validity but is considered limited. Henseler *et al.* (2015) proposed the Heterotrait–Monotrait (HTMT) ratio as a more robust method. All correlation values fall below the recommended threshold of 0.85, indicating that each variable is distinct and that the model clearly demonstrates discriminant validity according to the Fornell-Larcker method. Henseler and Sarstedt (2013) argued that goodness of fit (GOF) is more relevant to covariance-based SEM, whereas Smart-PLS focuses on prediction. Hence, this study emphasizes explanatory power rather than model fit.

Table 5: *Hetrotrait Monotrait Matrix Value*

Constructs	LE	PE	POS	WE
LE	1			
PE	0.579	1		
POS	0.528	0.441	1	
WE	0.611	0.523	0.767	1

Note: *Data processing*

3.2 Structural Model

The relationships between the independent variables of leadership dynamics (LE, PE, and POS) and the dependent variable (work engagement) have been assessed using the PLS-SEM bootstrapping procedure on 5000 samples (Hair Jr. *et al.*, 2017). The data (Figure 3, Table 6) supports all three hypotheses: leadership empowerment and work engagement, psychological empowerment and work engagement, and perceived organizational support and work engagement were positive and significant in Nepalese commercial banks. The results clearly show that there was a positive and significant association between leadership empowerment and work engagement, which is shown by $\beta = 0.223$, $p < 0.05$, accepting H1. There was a positive and significant association between psychological empowerment and work engagement, which is shown by $\beta = 0.148$, $p < 0.05$, accepting H2. The perceived organizational support and work engagement had a positive and significant association, as indicated by $\beta = 0.546$, $p < 0.05$, confirming the acceptance of H3. Therefore, the structural model, which analyzed hypothesized relationships between independent and dependent

variables in leadership empowerment dynamics and work engagement, established its association.

Figure 3: *The association between leadership empowerment dynamics and work engagement (PLS bootstrapping)*

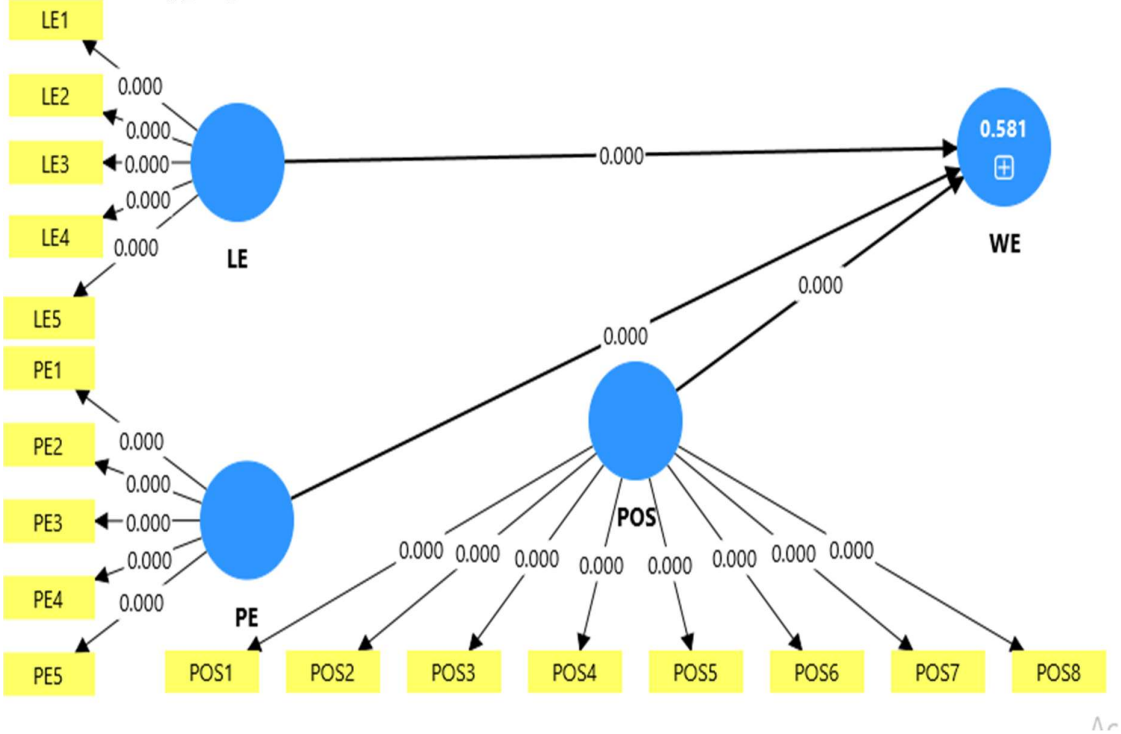


Table 6: *Direct relationship between leadership dynamics and work engagement (hypotheses testing)*

No.	Hypothesis	Path coefficients	SE	t-value	p-value	finding
H1	LE-> WE	0.223	0.044	5.113	0.000	Supported
H2	PE-> WE	0.148	0.039	3.793	0.000	Supported
H3	POS-> WE	0.546	0.036	15	0.000	Supported

Note: Data processing

4. Discussion

This study examines the determinants of work engagement in Nepalese commercial banks. The findings indicate that leadership empowerment has a positive and significant association with work engagement, consistent with the previous results of Arshad *et al.* (2022) and Wen *et al.* (2023). However, studies by Zhang and Bartol (2010) and Cheong *et al.* (2016) challenge this view, questioning the consistency of the relationship between leadership empowerment and work engagement, suggesting that other factors such as organizational culture and employee motivation may also play a critical role in influencing work engagement levels.

The results support those of Saleem *et al.* (2017) and Moura *et al.* (2015) by showing a positive and substantial relationship between psychological empowerment and work engagement. But Fock *et al.* (2013) and Raziq *et al.* (2025) questioned the constancy of this link, speculating that individual variations and organizational culture may have an impact on how strongly psychological empowerment and work engagement are related. The results further confirm the findings of Kurtessis *et al.* (2017) and Kleanthis (2024) by demonstrating

a positive and substantial relationship between perceived organizational support and work engagement. Researchers Eisenberger and Stinglhamber (2011) and Cheong et al. (2016) questioned this relationship's consistency and claimed that other factors, such as leadership style and employee motivation, may be prevalent in this relationship. Future research should therefore employ longitudinal and multi-level designs to clarify causal pathways and sustainability of effects. Comparative studies across industries and countries could further illuminate how institutional and cultural settings shape engagement outcomes, particularly by examining specific factors such as regulatory environment, social norms, and economic conditions that influence these dynamics. Additionally, it indicates the necessity for further exploration of contextual factors that could influence these effects, urging future research to embrace broader and more longitudinal methodologies.

5. Conclusion

This study confirms that leadership empowerment, psychological empowerment, and organizational support are significant drivers of work engagement in Nepalese commercial banks. The findings broaden the scope of existing knowledge by validating these relationships in a South Asian context, and highlighting that their effects may vary under different cultural or organizational conditions. Such variation suggests the need to investigate boundary conditions that may weaken or reverse these associations. Collectively, these insights advance current understanding and offer a foundation for more nuanced exploration of engagement dynamics. The study emphasizes the value of leadership empowerment, psychological empowerment, and perceived organizational support in promoting work engagement among employees in Nepalese banks. By establishing these positive relationships, it points out the importance of supportive leadership and organizational practices in boosting employee engagement.

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