

CÁC YẾU TỐ TÁC ĐỘNG ĐẾN SỰ GẮN KẾT CỦA NHÂN VIÊN VỚI CÁC NGÂN HÀNG THƯƠNG MẠI TẠI TỈNH ĐỒNG NAI

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TÓM TẮT

Trong những năm gần đây, đặc biệt là sau đại dịch Covid-19 thì tình hình nhân sự trong lĩnh vực ngân hàng có nhiều biến động; và thực trạng hiệu suất làm việc của nhân viên tại các ngân hàng thương mại cũng có nhiều biến động, năng suất lao động chưa cao. Trước thực trạng này, nhóm tác giả tiến hành khảo sát 400 nhân viên đang làm việc tại 10 ngân hàng thương mại trên địa bàn tỉnh Đồng Nai. Mục tiêu của nghiên cứu là đo lường các yếu tố tác động đến sự gắn kết của nhân viên với ngân hàng và từ đó đề xuất hàm ý quản trị góp phần cải thiện sự gắn kết của nhân viên. Kết quả nghiên cứu cho thấy có 5 yếu tố tác động, đó là: trách nhiệm xã hội doanh nghiệp, danh tiếng tổ chức, niềm tin tổ chức, sự hài lòng trong công việc và tự chủ công việc. Kết quả kiểm định cho thấy, sự gắn kết của nhân viên đối với các ngân hàng thương mại chịu sự tác động của 5 yếu tố, trong đó, yếu tố trách nhiệm xã hội doanh nghiệp có vai trò then chốt và ưu tiên thực hiện. Kết quả nghiên cứu là cơ sở khoa học để các ngân hàng có các chính sách ưu đãi hấp dẫn nhằm thu hút nguồn nhân lực chất lượng cao cũng như duy trì ổn định nguồn nhân lực cho các ngân hàng thương mại tại tỉnh Đồng Nai.

TỪ KHÓA

Trách nhiệm xã hội doanh nghiệp;
Danh tiếng tổ chức;
Niềm tin tổ chức;
Sự hài lòng trong công việc;
Tự chủ công việc;
Sự gắn kết

FACTORS AFFECTING EMPLOYEE ENGAGEMENT OF COMMERCIAL BANKS IN DONG NAI PROVINCE

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ABSTRACT

In recent years, especially after the COVID-19 pandemic, the human resources situation in the banking sector has fluctuated, and the performance status of employees at commercial banks also has many fluctuations; labor productivity is not high. Faced with this situation, the authors surveyed 400 employees working at 10 commercial banks in Dong Nai province. The research aims to measure the factors that impact employee engagement with the bank and propose management implications that improve employee engagement. Research results showed that there are 5 influencing factors: corporate social responsibility, organizational reputation, organizational trust, job satisfaction, and work autonomy. The test results showed that employee engagement with commercial banks is influenced by 5 factors, in which corporate social responsibility plays a key role and implementation priority. The research results are a scientific basis for banks to have attractive incentive policies to attract high-quality human resources and maintain stable human resources for commercial banks in Dong Nai province.

KEYWORDS

Corporate social responsibility;
Organizational reputation;
Organizational trust;
Job satisfaction;
Work autonomy;
Engagement

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1. INTRODUCTION

Human resources are essential components that play a direct role in the strategic planning process. They are responsible for developing plans, programs, and initiatives and establishing corporate procedures and standards of conduct. Human resources serve as the fundamental basis for all operations within the commercial banking sector. This subject serves as the system operator, overseeing the technological infrastructure and implementing plans per established procedures. It collaborates with state agencies, partners, and customers and interacts with colleagues.

Additionally, it manages cash flows and other resources that fall under the responsibility of commercial banks. Human resource development has always been inevitable in the past, present, and future. Human resources are one of the most critical issues for banks and businesses, helping organizations maintain a competitive position in the market. The globalization process is going strong; improving human resources is necessary. Organizations need a specific strategy to manage and develop human resources from employee engagement.

Studying employee engagement with the business is essential as it directly impacts individual success and accomplishments in the workplace. Research has demonstrated that the primary factor of utmost importance is the relationship between employees and the organization. This affirms that the long-term success of any organization, regardless of its size, is on having motivated people who are committed to the company's objective and possess a clear understanding of what has to be done and how to achieve that mission. In addition, the shift in labor structure in the banking industry due to the impact of digital transformation has led to the emergence of more technology-related job positions [1-2]. Repetitive and uncreative jobs will be replaced by robots and automation systems. Many job positions will be transformed due to the application of technology in operations.

Other studies also showed that employees committed to their organization can create a competitive advantage, as explained by the resource-based view of the organization. The resource-based view believes that an agency or organization can build a sustainable competitive advantage by creating value with its know-how that is difficult for competitors to imitate. Employees who stick with the organization according to these criteria will become assets and strengths that serve the organization's sustainable competitive advantage. Thus, talented employees and their attachment to the organization play an important role. They are all related to soft approaches to human resource management while promoting competitive advantages and stimulating other positive organizational contributions.

2. LITERATURE REVIEW AND RESEARCH MODEL

2.1 Literature review

Employee engagement is about clearly understanding how the organization delivers on its goals and objectives, how it can change to do those things better, having a voice

in the idea-generation process, and expressing views considered in the decision-making process. Employee engagement is about being recognized as a team member, focused on clear goals, trusted and empowered, receiving regular and constructive feedback, and being supported in developing new skills, thanking and recognizing achievements. Engagement with an organization with strong and authentic values, with clear evidence of trust and fairness based on mutual respect, where promises and commitments are two-way – between employer and employees – understood and implemented [1-2].

Employee engagement is receiving attention and is increasing day by day. Highly engaged employees often feel and react in ways that demonstrate a higher level of commitment to the business. They dedicate all their knowledge and abilities to helping an organization succeed and encourage others to do the same. They recognize the business's mission, values, and products, establish a real connection to their work, and feel pride in doing it well. Employee engagement is a crucial aspect that propels a business towards success by channeling employees' utmost dedication and focus toward their work. They have faith in the organization and are committed to working diligently and dedicating themselves to guaranteeing its long-term stability and resilience. Therefore, employee engagement is a core factor in maintaining the organization's survival. Employee engagement is no longer a strange term in organizational behavior research since the 90s and has received increasing attention. Many studies show a positive relationship between organizational commitment and employee behavior and attitudes in the workplace. Employees who wish to have a long-term commitment to the organization will bring loyalty, self-awareness, and pride, affecting work efficiency; commitment is loyalty to an organization [1-2, 4-6]. Alternatively, the Job Demands - Resources (JD-R) model provides a comprehensive framework that explains employee engagement as a balance between job demands, e.g., workload, emotional needs, and job resources, e.g., autonomy, feedback, and organizational support. Resources not only reduce job stress but also enhance motivation and engagement. In this study, the factors identified, such as corporate social responsibility, organizational trust, and job satisfaction, can be understood as key job resources that foster higher engagement [7].

Most engagement research focuses on organizations, and there are many factors at play, with the following factors appearing the most frequently: (1) Corporate social responsibility, (2) organizational reputation, (3) organizational trust, (4) job satisfaction, and (5) work autonomy. Thus, in this research article, the authors, inheriting domestic and foreign research, identified 5 factors, as mentioned above, that directly affect employee engagement.

2.2 Research model and hypothesis development

The authors draw on the studies to develop the five components of the suggested research model, which are based on the most often occurring factors:

Corporate social responsibility (CSR): CSR has recently gained significant prominence among scholars and organizations. The study's results validate that involvement in socially responsible endeavors has a beneficial effect on employee engagement. Every business desires engaged employees as they contribute to the organization's success. Research yields valuable insights into the impact of socially responsible activities on employee behavior and attitudes [1]. Hence, if a firm implements comprehensive and standardized CSR initiatives, employees' consciousness of CSR activities would be heightened, increasing engagement.

H1: Corporate social responsibility (CSR) has a positive (+) impact on employee engagement with commercial banks.

Organizational reputation (OR): Assessing corporate reputation is crucial for employee engagement. Many research models show that organizational reputation positively impacts employee engagement. In particular, reputation requires two main components: (i) perception - how everyone involved evaluates the company's perception; (ii) facts - facts about a company, its policies, processes, procedures, systems, and performance. An organization's reputation can be formed directly through the experiences of stakeholders who have had contact with the company or indirectly through their knowledge, a recommendation by intermediaries, media information, or interactive participants directly conveying it back to them. For subjects who do not now have organizational experience, cognitive evaluation is appropriate compared to assessment based on actual results. The above argument shows that if the organization has a good reputation, the employee's sense of commitment will increase, and their trust in the organization will increase [2, 8-9].

H2: Organizational reputation (OR) has a positive (+) impact on employee engagement with commercial banks.

Organizational trust (OT): is the result of human relationships within a business or between a business and a business, specifically the relationship between employees and employees, between employees and managers. Many studies have confirmed that trust has a direct positive impact on work engagement. They point out that increased trust involves the free exchange of knowledge, information, and ideas, and this trust leads to an environment where employees are actively engaged in their work. Indeed, in the working process between employees and leaders built based on a fair relationship, employees will see the value of their contributions through rewards and support from leaders, awareness, and strengthened trust in leadership. From there, employees tend to make more efforts to participate in work, improving employee engagement [4].

H3: Organizational trust (OT) has a positive (+) impact on employee engagement with commercial banks.

Job satisfaction (JS): Job satisfaction is a positive emotional state resulting from a person's evaluation of work experiences. According to studies, job satisfaction has been defined as the balance between an individual's cognitive input and output. An employee will be satisfied if she believes that inputs such as effort, education, experience, etc., are equal to outputs such as salary and

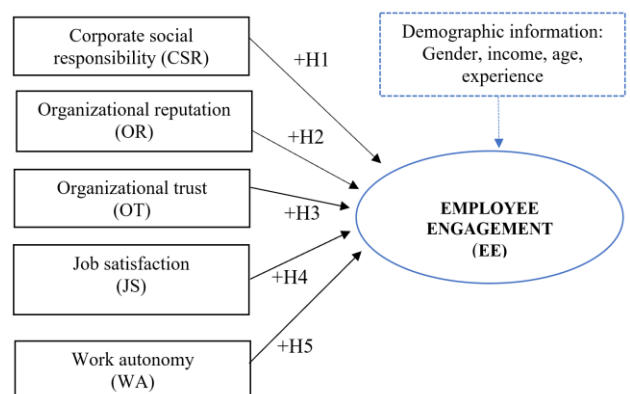
compensation policies or the level of direction positive feelings toward work. Job satisfaction refers to the extent of positive emotional inclination towards work, assuming that employees would exhibit good attitudes and actions towards work when their connection with the firm is based on social exchange norms. In addition, other studies suggest that employee engagement is mainly driven by employee satisfaction with their working conditions, work relationships, and advancement, so if employees are satisfied at work, they are likely to reciprocate by being more engaged in their work and more committed to the organization [5, 10].

H4: Job satisfaction (JS) has a positive (+) impact on employee engagement with commercial banks.

Work autonomy (WA): Proactivity is essential in every job because it benefits employees and their organization. Autonomy at work will bring success and help employees reap many career opportunities. When you are proactive, your boss and colleagues will respect and trust you. In a team or any project, people will tend to appreciate the ideas and opinions of employees. The spirit of autonomy at work is considered a core value that helps sustain development in any business or company, from small to large. Employees who develop this good quality will work more productively and solve problems faster and more effectively. From there, the entire company apparatus will operate smoothly, departments will coordinate effectively, and at the same time, employee engagement with the organization will increase [6].

H5: Work autonomy (WA) has a positive (+) impact on employee engagement with commercial banks.

The authors offer a study model that includes five factors: (1) Corporate social responsibility, (2) organizational reputation, (3) organizational trust, (4) job satisfaction, and (5) work autonomy following:



(Source: compiled by the authors)

Figure 1. Research model for five factors affecting employee engagement in commercial banks

3. RESEARCH METHODS

3.1 Qualitative research

The research was conducted using two main steps: qualitative and quantitative.

Qualitative research includes theoretical research and synthesis of domestic and foreign engagement-related articles. In addition, qualitative research was organized as

a hand-to-hand discussion of 05 people and a group discussion of 05 experts who are managers working in 05 banks: VIB, BIDV, Sacombank, Vietcombank, and ACB in Dong Nai has a working time of 1 year or more. The results of the qualitative research are included in the official survey table in the quantitative research below [3].

3.2 Quantitative research

Quantitative research was conducted through surveys using pre-designed detailed questionnaires and workplace surveys of 400 employees working at 10 banks. The sampling method used in this study is stratified random sampling, where the research population was divided according to banks, and then samples were randomly selected from each stratum. This approach ensures that all 10 participating commercial banks are proportionally represented, minimizing sampling bias and improving generalizability 400 questionnaires were distributed across 10 banks (VIB, BIDV, Sacombank, Vietcombank, ACB, SHB, TPBank, Techcombank, HDBank, and Saigonbank), with approximately 40 questionnaires per bank. After data cleaning, 385 valid responses were retained for analysis, maintaining a balanced structure across the surveyed banks. This proportional allocation helps reduce sampling error and ensures that no single bank disproportionately influences the research results. The study was based on a working period of 1 year or more, from November to December 2023. It was conducted using 400 survey questionnaires, and after they had been collected, 385 questionnaires were used for data entry and analysis. Quantitative research aims to measure the observed variables identified in the research model using Cronbach's Alpha reliability analysis, EFA - exploratory factor analysis, and linear regression analysis in SPSS 20.0 software [3].

4. RESEARCH RESULTS

Bank employees work at the transaction counter of commercial banks' headquarters, branches, or transaction offices. They will be the only department that has direct contact with customers. Help support customers with basic needs when coming to the bank to make transactions. This department plays an important role; for example, at the reception desk at a hotel or restaurant, they will be the face representing the bank. This study's official research is conducted from November 2023 to December 2023. With a research sample of 400 people representing 10 commercial banks mentioned above. The sample frequency results for gender show that the male rate is 39.5% and the female rate is 60.5%. Sample frequency results for age: The age group from 35 to 45 accounts for the highest 50.9%. Sample frequency results for experience: The experienced group from 10 to 15 years accounts for the highest, at 40.4%.

Regarding income from 15 million to under 20 million, the majority is 40.5%, followed by income from 20 to 25 million, accounting for 33.0%, and the lowest is under 10 million, accounting for 4.2%. This shows that The income of banking industry employees is relatively high, and work pressure is also quite high compared to other occupations. The next part of the study will retest the composite reliability coefficient Cronbach's alpha and

EFA factor analysis for the scales before analyzing multiple linear regression.

Table 1. Summary of Cronbach's Alpha results of factors

| No. | Variables | Initial variable number | Number of Cronbach's remaining variables | Alpha |
|-----|----------------------------|-------------------------|--|--------|
| 1 | CSR | 5 | 5 | 0.931 |
| 2 | OR | 4 | 4 | 0.916 |
| 3 | OT | 4 | 4 | 0.915 |
| 4 | JS | 4 | 4 | 0.916 |
| 5 | WA | 4 | 4 | 0.914 |
| 6 | EE | 3 | 3 | 0.687 |
| 7 | KMO and Bartlett's Test | | | 0.793 |
| 8 | Eigenvalues | | | 1.482 |
| 9 | Extraction Sums of Squared | | | 80.610 |

(Source: the authors processed from SPSS 20.0)

Table 1 displays a KMO coefficient of 0.793, indicating that the employed factor analysis approach is suitable. Simultaneously, the significance level of the Barlett Sig test is 0.000, which is less than 0.05. Therefore, at a confidence level of 95%, there is a correlation between the observed variables. The extracted variance of 80.610%, considered excellent as it exceeds (>50%), accounts for 80.610% of the variation in the data, and EFA analysis is suitable. The results of the varimax rotation indicate that all observable variables exhibit transmission coefficients exceeding 0.5. The findings showed that no factors were excluded. The variables are categorized into 5 factor groupings. The data gathered is appropriate for exploratory factor analysis as it meets the required criteria, with 385 observations in the dataset. The scale's reliability of all factors was tested, showing that Cronbach's Alpha values are more significant than 0.6 and the total variable correlation coefficients are satisfactory (> 0.3) with 24 observed variables.

Table 2. Analysis of correlation matrix results

| Factors | EE | CSR | OR | OT | JS | WA |
|---------|-----------------|---------|---------|---------|---------|---------|
| EE | Correlation | 1 | 0.763** | 0.515** | 0.361** | 0.396** |
| | Sig. (2-tailed) | | 0.000 | 0.000 | 0.000 | 0.000 |
| CSR | Correlation | 0.763** | 1 | 0.380** | 0.318** | 0.301** |
| | Sig. (2-tailed) | 0.000 | | 0.000 | 0.000 | 0.000 |
| OR | Correlation | 0.515** | 0.380** | 1 | 0.306** | 0.116* |
| | Sig. (2-tailed) | 0.000 | 0.000 | | 0.000 | 0.023 |
| OT | Correlation | 0.361** | 0.318** | 0.306** | 1 | 0.046 |
| | Sig. (2-tailed) | 0.000 | 0.000 | 0.000 | | 0.369 |

| | | | | | | | |
|----|-----------------|---------|---------|--------|---------|--------|--------|
| JS | Correlation | 0.396** | 0.301** | 0.116* | 0.046 | 1 | 0.121* |
| | Sig. (2-tailed) | 0.000 | 0.000 | 0.023 | 0.369 | | 0.018 |
| WA | Correlation | 0.307** | 0.276** | 0.120* | 0.268** | 0.121* | 1 |
| | Sig. (2-tailed) | 0.000 | 0.000 | 0.019 | 0.000 | 0.018 | |
| | N | 385 | 385 | 385 | 385 | 385 | 385 |

(Source: the authors processed from SPSS 20.0)

Table 2 shows that factors and employee engagement with commercial banks in Dong Nai province are correlated, including factors: (1) Corporate social responsibility, (2) organizational reputation, (3) organizational trust, (4) job satisfaction, and (5) work autonomy. Therefore, the authors proceeded with the subsequent phase of determining the outcomes of multiple linear regression, as depicted in Table 3.

Table 3. Analysis of multiple linear regression results

| Factors | Unstandardized Coefficients | | Standardized Coefficients | Sig. | VIF |
|---------|-----------------------------|----------------------------|---------------------------|------------------------|---------------|
| | B | Std. Error | Beta | | |
| (C) | 0.629 | 0.093 | | 0.000 | |
| CSR | 0.468 | 0.029 | 0.546 | 0.000 | 1.440 |
| WA | 0.130 | 0.017 | 0.246 | 0.000 | 1.225 |
| OR | 0.030 | 0.014 | 0.066 | 0.034 | 1.212 |
| JS | 0.119 | 0.017 | 0.216 | 0.000 | 1.157 |
| OT | 0.062 | 0.014 | 0.135 | 0.000 | 1.182 |
| Model | R | R Square (R ²) | Adjusted R ² | Std. error of Estimate | Durbin-Watson |
| | 0.833 | 0.694 | 0.690 | 0.304 | 1.683 |

(Source: Authors processed from SPSS 20.0)

Table 3 employed analytical and synthetic research methodologies to incorporate the ideas of both local and international academics about the impact of corporate social responsibility on employee engagement. Consequently, the authors developed a comprehensive model. The theoretical model examines the correlation between corporate social responsibility and workers' commitment in the context of commercial banks. Theoretical concerns in this study are validated by conducting real bank surveys and subsequently augmented, resulting in a comprehensive theoretical framework on the social responsibility of enterprises in the banking sector. The model testing results show that 5 factors affect employee engagement, of which the CSR factor has the strongest impact and prioritizes the implementation of management implications [1-2, 4-6].

Furthermore, all the hypotheses: H1, H2, H3, H4, and H5 have been accepted. The regression model indicates that the modified R² value is 0.694, indicating that the multiple linear regression model accurately represents 69.4% of the data set. The model has accounted for 69.4% of employee engagement variation in Dong Nai province due to five contributing factors.

Furthermore, the authors do several studies to see if there is a disparity in employee engagement based on employee demographic data. Finally, the authors checked the model's suitability: The assumption of normal distribution of residuals is not violated when performing multiple linear regression analysis; the residuals are normally distributed with values close to 0 and standard deviations relative to 0.0 equals 1.0. The result represents the actual observation points concentrated quite close to the diagonal of the expected values; the residual data has a normal distribution. All variables have a tolerance greater than 0.4 and a variance inflation factor (VIF) less than 3.0. Thus, the model does not have a multicollinearity phenomenon.

Table 4. T-test and Anova analysis

| Test of Homogeneity of Variances about age | | | | |
|---|---|-------|--------|-------|
| | Levene Statistic | df1 | df2 | Sig. |
| EE | 0.326 | 4 | 380 | 0.860 |
| | Value | | F | Sig. |
| | ANOVA about age | | 0.953 | 0.433 |
| Test of Homogeneity of Variances about income | | | | |
| | Levene Statistic | df1 | df2 | Sig. |
| EE | 1.297 | 3 | 381 | 0.275 |
| | Value | | F | Sig. |
| | ANOVA about income | | 1.639 | 0.180 |
| Test of Homogeneity of Variances about the experience | | | | |
| | Levene Statistic | df1 | df2 | Sig. |
| EE | 0.561 | 3 | 381 | 0.641 |
| | Value | | F | Sig. |
| | ANOVA about experience | | 0.372 | 0.773 |
| T-test about gender | | | | |
| | Levene's Test for Equality of Variances | | T-test | |
| | F | Sig. | t | Sig. |
| EE | 1.375 | 0.242 | 0.631 | 0.529 |

(Source: the authors processed from SPSS 20.0)

Table 4 shows that demographic information is essential in research as a supporting basis and foundation for the banking industry to base and orient human resource development. Table 4 also indicates that the equality test of equal variances has a significance level of less than 0.05 at a 95% confidence level. Conclusion: The evaluation of responders is not influenced by various demographic variables regarding employee engagement

[4-6]. Hence, it is unnecessary to include additional components suggested by the policy model regarding demographic information in the analysis of study results on factors influencing employee engagement, given a significance threshold of 5%.

The findings of this study are broadly consistent with previous research. For instance, the study demonstrated that corporate social responsibility significantly impacts employee engagement, a result mirrored in this study, where CSR emerged as the most influential factor ($\beta = 0.546$). Similarly, the study emphasized the role of organizational reputation in strengthening employee commitment [1-2]. Although our findings confirm a positive relationship between reputation and engagement, the effect size in this context is comparatively lower ($\beta = 0.066$), suggesting that in the case of commercial banks in Dong Nai, other factors such as autonomy and job satisfaction play more prominent roles. Furthermore, this study found that organizational trust and job satisfaction are essential contributors to engagement. The present results reinforce these conclusions by confirming the statistically significant effects of both variables [5-6]. Overall, the consistency with existing literature highlights the robustness of the research model, while the differences in effect size may reflect contextual or cultural characteristics unique to the Vietnamese banking sector.

5. CONCLUSIONS AND MANAGERIAL RECOMMENDATIONS

5.1 Conclusions

The banking system plays an essential role in the development of the economy. To assert its role in the economy, the banking system in general and commercial banks in Dong Nai province need to operate stably and sustainably. To do so, preferential policies must be attractive to attract high-quality human resources and maintain stable human resources in the banking industry. Based on theory and an overview of previous studies, this study has proposed and tested a model of 5 factors affecting employee engagement with the bank. The test results show that employee engagement with commercial banks is influenced by 5 factors in which corporate social responsibility plays a key role. The research results are the scientific basis for attracting and retaining employees for commercial banks in Dong Nai province.

5.2 Managerial recommendations

Based on the above research results, the authors propose some management implications for enhancing employee engagement with the commercial banks in Dong Nai province follows:

(1) Improving corporate social responsibility (0.546): The study's implications are the impact of CSR on employee engagement, shown through the bank's policies on CSR and employees' perceptions of the organization for which they are banking. Commercial banks should carry out CSR activities in an environmentally friendly manner, minimizing negative impacts on the natural environment and protecting environmental quality, supporting non-governmental organizations, investment Investing in campaigns and projects that promote the

welfare of society, aiming at sustainable growth and creating a better life for future generations will make employees feel more proud of the organization. Finally, commercial banks should pay attention to implementing bank policies and regimes that meet the living conditions of employees, pay attention to employees' wishes and desires, training policies to develop skills and careers for employees, create fairness in work and balance between life and work for employees; care about employees and employees' family members... This will make employees feel proud of their organization, making them more committed to a long-term relationship with the bank. Banks need to change the perception of social responsibility, especially for the team of senior managers. Implementing social responsibility is not simply a matter of business ethics or charitable activities in the traditional sense; it is not an activity that requires banks to spend money without bringing economic benefits. On the contrary, implementing social responsibility will help banks gain many competitive advantages in the market. Therefore, banks must implement training plans and disseminate understanding of social responsibility to employees and management teams through courses and participation in practical experiences such as environmental protection programs to raise employee awareness of social responsibility issues.

(2) Improving work autonomy (0.246): Research results show employee engagement will be higher when employees have autonomy. Specifically, the current situation of personnel fluctuations and employee performance in the banking sector has not increased in recent years, showing that trust in banks and employee job satisfaction are not high. Employees are not high, so they do not tend to work hard to be more engaged in their work to achieve high work performance, and they also do not tend to have more association with banks. Therefore, to improve employee engagement in the bank, leaders must develop policies that increase employee engagement by increasing the attractiveness, dedication, and strength of work for employees. Ultimately, it is imperative for individuals to consistently engage in self-improvement by acquiring novel job-related competencies. Utilizing previous talents and developing new information and abilities will assist workers in becoming leaders. Engaging in challenging tasks and embracing new experiences will transform employees into resilient, versatile, adaptive, and proactive individuals with each advancement. Aggressive individuals do not passively wait for their desires to be fulfilled; instead, they actively exert deliberate efforts to take suitable measures and attain their goals. They possess the necessary attitude, plan ahead, and display proactive behavior.

(3) Improving job satisfaction (0.216): The importance of job satisfaction cannot be overstated since it directly contributes to workers' overall sense of pride and long-term commitment to the bank. Specific actions or duties carried out by the human resources department might have a direct or indirect impact on the level of employee satisfaction. By examining the theoretical foundations and research on the connection between various factors that contribute to employee engagement, both domestically and internationally, it becomes evident that job

satisfaction is assessed based on key elements such as job characteristics, salary, interpersonal relationships with colleagues and superiors, training and career advancement opportunities, as well as the welfare regime. Therefore, to improve operational efficiency, increase labor productivity, and for the sustainable development goals of each bank, bank managers are required to pay attention to solving the above issues well with a focus on paying attention to the work and life of employees, motivating them to work better and stay with the bank longer. Bank leaders must develop clear benefit policies and create a fully equipped and comfortable working environment to help employees develop their full potential and enhance employee job satisfaction.

(4) Improving organizational trust (0.135): Today, the connection between employees and the bank built by the trust is being paid close attention to and promoted for development. Because this is an influential and decisive factor in the bank's success. However, some banks do not have a specific, methodical strategy for building employee connections. Trust is gained through work and communication between employees and managers with honesty and trust. In addition, leaders' words and actions must consistently implement employee rights and obligations policies. Employees want to work with a manager who is trustworthy, trustworthy, and competent. When employees trust their leaders and the bank, they will put more effort into working and connecting to the bank. Therefore, Banks need to create and maintain fairness to motivate workers. Employees should be able to perceive and evaluate their own performance. This will encourage employees to work hard to achieve higher reward results and enhance engagement with the bank.

(5) Improving organizational reputation (0.066): Studies indicate that a bank's reputation significantly impacts the level of engagement among its employees. When a bank possesses a favorable reputation, workers' knowledge and perception of the bank heighten, increasing their confidence and contentment with their job. To cultivate a strong perception of the bank's credibility, bank executives must establish strategies that bolster the bank's image and brand reputation. Additionally, they should implement measures to heighten employees' recognition of the bank's positive reputation and guidelines to enhance the quality of the bank's services and ultimately elevate its reputation. Finally, a bank's reputation is considered one of the most essential and vital assets in the current period. Public relations (PR) is critical to a bank's success. Therefore, banks must understand how to establish public relations and enhance a good image through an effective PR strategy to build a respectable reputation.

The research was conducted in the banking sector in Dong Nai province; this may lead to differences in fields of business other than banking or in areas other than Dong Nai, which may lead to differences in research results. Therefore, future studies need to expand the scope of research to major cities and provinces of Vietnam. The research only stopped researching employees working at banks and only stopped at 5 influencing factors. Therefore, future studies need to add more variables and increase the number of samples and survey subjects who

are managers. This study employed exploratory factor analysis (EFA) and multiple linear regression to examine the relationships between variables. While these methods are appropriate for identifying and testing the proposed model, future research could utilize more advanced techniques such as Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM) using AMOS or SmartPLS. These approaches would allow for a more rigorous assessment of the validity, reliability, and overall model fit, providing more substantial evidence for the theoretical structure. SEM would also facilitate the evaluation of both direct and indirect effects among the constructs, enhancing the explanatory power and robustness of the model. Finally, future research could address these limitations by expanding the geographic scope to include major cities like Ho Chi Minh City or Hanoi and incorporating comparative analyses across industries such as insurance or fintech. Including managerial respondents would also offer a more holistic perspective.

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