

EXPLORING THE RELATIONSHIP BETWEEN EMPLOYEE ENGAGEMENT AND JOB SATISFACTION AMONG EMPLOYEES OF PRIMARY AGRICULTURAL COOPERATIVE CREDIT SOCIETIES IN CUDDALORE DISTRICT, TAMIL NADU

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ABSTRACT

Employee engagement is an important factor in improving employee performance, organisational effectiveness and job satisfaction. Primary Agricultural Cooperative Credit Societies (PACCS) play an important role in providing credit and financial services to the agricultural community, and the engagement and satisfaction of their employees are essential for effective service delivery. The present study explores the relationship between employee engagement and job satisfaction among employees of PACCS in Tamil Nadu, with Cuddalore District selected as the study area. Primary data were collected from 428 employees using a structured questionnaire. Employee engagement was assessed through 57 variables using a five-point Likert scale. Factor analysis grouped these variables into ten dimensions: Agility in Work, Dedication, Absorption, Discretionary Effort, Team Engagement, Initiative and Learning, Participation, Recognition and Motivation, Organisational Commitment and Member Commitment. The findings indicate that the overall level of employee engagement was moderate, with a mean score of 3.36, while Recognition and Motivation recorded the highest mean score of 3.77. The overall level of job satisfaction was 3.57, with Work-Life Balance recording the highest score of 3.95 and Salary and Financial Benefits the lowest at 3.11. Regression analysis showed that employee engagement significantly contributed to job satisfaction, with the ten engagement dimensions collectively explaining 38.2% of its variation. Initiative and Learning and Agility in Work showed relatively stronger contributions. The study highlights the need for PACCS to strengthen employee development, recognition, motivation and participation to enhance job satisfaction and organisational effectiveness.

KEYWORDS: Employees engagement, job satisfaction, organizational commitment, cooperative sector, motivation, and employee performance.

INTRODUCTION

Employee engagement is an important factor in the success of any organisation because it reflects the extent to which employees are involved, committed and emotionally connected to their work. Engaged employees are generally more willing to contribute their knowledge, skills and effort towards achieving organisational goals. In service-oriented organisations, employee engagement is particularly important because employees have direct interaction with customers and members, and their attitude towards work can influence the quality of service provided. Primary Agricultural Cooperative Credit Societies (PACCS) play a significant role in supporting the agricultural community by providing credit and other financial services, especially in rural areas. The employees of PACCS are responsible for carrying out various day-to-day activities and maintaining continuous contact with farmer members. Their involvement, commitment and willingness to perform their responsibilities effectively are therefore important for the smooth functioning of these societies. A supportive organisational environment, recognition, good relationships, opportunities for development and fair treatment can help employees remain engaged in their work.

Employee engagement is closely associated with job satisfaction, as employees who are actively involved and committed to their work may develop more positive feelings towards their jobs. At the same time, satisfaction with salary and financial benefits, promotion and career opportunities, behaviour of superiors, relationships with co-workers, recognition and rewards, work-life balance, welfare and job security can influence employees' overall experience at work. Understanding the relationship between employee engagement and job satisfaction is therefore important for organisations seeking to retain motivated and committed employees. In this context, the present study, entitled "Exploring the Relationship between Employee Engagement and Job Satisfaction among Employees of Primary Agricultural Cooperative Credit Societies in Tamil Nadu," focuses on employees working in PACCS in Cuddalore District. The study seeks to understand the different aspects of employee engagement and the level of job satisfaction experienced by employees. It also examines how

these two important aspects of employee experience are related to each other.

REVIEW OF LITERATURE

Patnaik A., & Sahoo R. (2022) studied employee engagement and service delivery in cooperative credit institutions of Odisha. The findings of the study revealed that societies with strong internal communication, regular feedback, and recognition systems showed better service delivery and member satisfaction. The study also noted that lack of training and rigid administrative structures hindered engagement. **Patel R., & Desai M. (2023)** studied organizational culture on employee engagement in Cooperative Credit Societies in Gujarat. The study found that societies with inclusive decision-making, transparent communication, and recognition systems had higher engagement levels. Conversely, rigid hierarchies and lack of feedback mechanisms reduced employee morale. **Kumar V., & Reddy T. (2023)** studied the role of training and development in enhancing employee engagement in Cooperative Credit Societies of Andhra Pradesh. The study evidenced that regular training programs, mentorship, and career development opportunities significantly boosted engagement and job satisfaction. Societies lacking structured training reported higher turnover and lower morale. The study recommends implementing continuous learning modules and feedback systems to strengthen employee commitment. **Naidu R., & Prasad G. (2024)** studied employee engagement and performance appraisal systems in Cooperative Credit Societies of Chhattisgarh. The study found that societies with transparent, participatory, and development-focused appraisal systems reported higher employee engagement and improved service delivery. **Mukherjee T., & Sen B. (2024)** studied employee engagement and training effectiveness in Cooperative Credit Societies of Odisha. The study identified that societies with high engagement supported by needs-based training, peer learning, and post-training feedback reported better skill retention, improved service quality, and higher employee morale. **Sinha and Gondaliya (2025)** examined employee satisfaction in the co-operative sector, with particular reference to co-operative societies in Bardoli Taluka of Surat District, Gujarat. The study focused on job satisfaction, job description, and job performance, including their related dimensions. The findings of the study revealed that employees were generally satisfied with their jobs in terms of working conditions, grievance policies, salaries, other facilities, and the overall working environment. **Saini (2025)** made a bibliometric review of the relationship between employee engagement and organisational commitment, two important concepts in organisational behaviour research. The study identified significant research patterns, prominent authors, and recurring themes in the literature on employee engagement and organisational commitment. The study provides a comprehensive overview of the current state of research and identifies directions for future studies. **Amoako, Boadi and Botwe (2025)** examined the impact of employee engagement on organisational development among small and medium enterprises (SMEs) in Ghana. The findings of the study revealed a significant positive effect of employee engagement on organisational development ($\beta = 0.365$, $t = 6.607$, $p < 0.001$). **Nagolkar and Kashikar (2026)** examined the impact of work culture on employee engagement among employees of the Amravati District Central Co-operative Bank. It identified transparent communication, supportive leadership, fair treatment, recognition and rewards, and teamwork as important factors contributing to employee engagement. The study further reveals that engaged employees demonstrate greater commitment, morale, and willingness to contribute towards achieving organizational objectives. **Chawda and Wankhade (2026)** examined job satisfaction among employees working in cooperative societies of Digras Taluka. The study found that 64% of employees were satisfied with their jobs. The study confirmed a significant relationship between job satisfaction and employee performance and recommended fair compensation, transparent promotion policies, supportive management, and regular training to improve employee performance and organisational efficiency. **Saiel et al. (2026)** examined the factors influencing employee engagement in Kabul University. The study found that co-supportive employee behaviour was the only significant predictor of both job engagement and organisational engagement, with a stronger influence on job engagement. The study further found that both forms of employee engagement significantly influenced job satisfaction and organisational commitment, while their effects on intention to quit were insignificant.

Objectives

- To study employees' engagement of Primary Agricultural Cooperative Credit Societies (PACCS) in Cuddalore district.
- To examine job satisfaction level of employees of PACCS in Cuddalore district and
- To analyse the impact of employees' engagement on job satisfaction in PACCS in Cuddalore district.

METHODOLOGY

The researcher made the study to analyse to examine the impact of employees' engagement on job satisfaction of employees of PACCS in Cuddalore district. For this purpose the researcher selected Cuddalore district as study area. There is a total of 159 PACS are in the district. From which, the researcher selected 428 sample employees using purposive sampling method. Questionnaires were distributed to respondents and collected primary data from them. The collected data were analysed using appropriate statistical tools namely, mean, standard deviation, coefficient of variation, KMO and Bartlett's test, Factor analysis and regression analysis. The researcher also collected secondary data for the study from various sources and presented them in review of literature section. For studying, employees' engagement the researcher identified a total of 57 variables and

collected data using Likert's Fivepoint scalling technique.

RESULTS AND INTERPRETATION

The researchers made the study to analyse employees' engagement and its relationship with job satisfaction of employees working in Primary Agricultural Cooperative Credit Societies (PACCS) in Cuddalore district. The researchers identified a total of 57 variables for this purpose. The results of Cronbach's Alpha Test was more than 0.9, hence the questionnaire reliability was excellent. The researcher wanted to reduce and group similar variables. For this purpose, the researcher applied factor analysis. It is important to examine whether a set of data is suitable before making Exploratory Factor Analysis (EFA). i.e., the researcher should test whether the sample are adequate and test of sphericity. For this, the researcher used the tests of Kaiser-Meyer-Olkin (KMO) Measure for examining sampling adequacy of data and the researcher used Bartlett's Test for examining sphericity to assess the adequacy and appropriateness of the correlation matrix for extracting underlying factors. The results are given in table 1.

Table 1: Results of KMO and Barter Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.993
Bartlett's Test of Sphericity	Approx. Chi-Square	25194.797
	df	1596
	Sig.	0.000

Table 1 reveals that the computed value of Kaiser-Meyer-Olkin measures of sampling adequacy of examining employee engagement in PACCS in Cuddalore district stood at 0.993, the score is more than the standard threshold (0.9). The calculated chi-square value under Bartlett's test of sphericity was at 25194.797, the result was statically significant at 1% level as shown by its p value (0.000). Therefore, all the 57 variables selected for the study to examine employee engagement at PACCS are normally distributed and also, they are helpful to reduce the variables into predominant factors using factor analysis. The researcher applied Factor analysis. Table 2 brings out the results of initial communalities and communalities after extraction of factor analysis examining employee engagement in PACCS in Cuddalore district.

Table 2: Communalities – Employee Engagement

SN	Variables	Initial	Extraction	SN	Variables	Initial	Extraction
1	Feel happy preparing to go to office	1.000	0.674	30	Feel happy serving society members	1.000	0.642
2	Feel energetic at work	1.000	0.676	31	Eager to give suggestions for society	1.000	0.631
3	Complete assigned work on time	1.000	0.659	32	Happy when ideas are recognized	1.000	0.662
4	Go to office with full commitment	1.000	0.714	33	Give full concentration to my job	1.000	0.677
5	Focus on completing tasks regardless of time	1.000	0.651	34	Perform duties with available resources	1.000	0.552
6	Continue office work during leisure hours	1.000	0.672	35	Enjoy working as a team with colleagues	1.000	0.654
7	Avoid taking unnecessary leave	1.000	0.692	36	Willingly take up colleagues' work	1.000	0.712
8	Rarely feel fatigued while doing duties	1.000	0.685	37	Infrastructure facilities do not affect my work involvement	1.000	0.658
9	Always go to office punctually	1.000	0.553	38	Eager to attend trainings	1.000	0.660
10	Leave office after official closing time	1.000	0.665	39	Do not compare workload with compensation	1.000	0.674
11	Fully involved in office work	1.000	0.702	40	Recognition increases work involvement	1.000	0.699
12	Enthusiastic while performing duties	1.000	0.674	41	Encouragement from superiors increases work commitment	1.000	0.581
13	Willing to make extra efforts in my job	1.000	0.626	42	Work to achieve society's common goals	1.000	0.561
14	Remain self-motivated while doing work	1.000	0.647	43	Proud to serve farmer members	1.000	0.691
15	Recover quickly from job-related stress	1.000	0.682	44	My work helps uplift low-income people	1.000	0.672
16	Work with determination under pressure	1.000	0.686	45	Cooperate with colleagues and superiors	1.000	0.657
17	Plan properly before doing work	1.000	0.671	46	Eagerly participate in society meetings	1.000	0.701

18	Assist colleagues after completing my work	1.000	0.662	47	Remain motivated in a difficult work environment	1.000	0.679
19	Willing to take extra responsibilities	1.000	0.691	48	Rarely feel exhausted while working	1.000	0.671
20	Willing to undertake new types of work	1.000	0.668	49	Feel secure in my job	1.000	0.645
21	Want to learn new things through my job	1.000	0.654	50	Speak positively about my organization	1.000	0.672
22	Avoid quarrelling with colleagues	1.000	0.669	51	Share job-related knowledge with colleagues	1.000	0.548
23	Proud to work in a cooperative society	1.000	0.662	52	Willing to work beyond office hours if necessary	1.000	0.669

SN	Variables	Initial	Extraction	SN	Variables	Initial	Extraction
24	Emotionally attached to my organization	1.000	0.651	53	Avoid wasting my society's resources	1.000	0.670
25	Feel that time passes quickly while working	1.000	0.649	54	Treat society members with courtesy and respect	1.000	0.690
26	Find my work meaningful	1.000	0.677	55	Give priority to members	1.000	0.678
27	Committed to the organization's goals	1.000	0.675	56	Maintain transparency while serving members	1.000	0.683
28	Ask for additional work after completing my tasks	1.000	0.553	57	Avoid seeking unnecessary permissions	1.000	0.706
29	Feel happy completing my daily responsibilities	1.000	0.662				

Extraction Method: Principal Component Analysis.

Table 2 shows that the calculated values of communalities as initial value were 1.000 for all the 57 variables representing employee engagement in Primary Agricultural Credit Cooperative Societies (PACCS) in Cuddalore district. The extraction communalities of the above variables ranged between 0.548 and 0.714, these values are more than 0.5, which indicates that the extracted factors substantially explained the proportion of the variances associated with all the variables representing employee engagement. Hence, all the 57 variables are adequately representing the extracted factor structure. As per the above results all the 57 variables of employee engagement are taken for factor analysis and the results of total variance explained for the above variables are presented in table 3.

Table 3: Total Variance Explained – Employee Engagement

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.568	11.523	11.523	6.568	11.523	11.523
2	5.282	9.267	20.789	5.282	9.267	20.789
3	4.937	8.661	29.451	4.937	8.661	29.451
4	4.548	7.979	37.430	4.548	7.979	37.430
5	3.539	6.209	43.639	3.539	6.209	43.639
6	2.891	5.072	48.711	2.891	5.072	48.711
7	2.696	4.730	53.440	2.696	4.730	53.440
8	2.277	3.995	57.435	2.277	3.995	57.435
9	1.949	3.419	60.854	1.949	3.419	60.854
10	1.571	2.756	63.611	1.571	2.756	63.611
Rest of Components	Less than 1 each		36.389			

Extraction Method: Principal Component Analysis.

Table 3 shows that the total variance of the first ten component of explaining employees' engagement in PACCS stood at 63.611%. These results indicate that first 10 components of variables explained the factors to the extent of 63.611%, this was considered as larger explanatory power. Therefore, for further analysis, the researcher has taken these 10 components. Followed by, rotated components matrix under factor analysis was

applied and the results indicated that the total number of variables are grouped into ten which recorded high correlation and they were labelled as “Agility in Work”, “Dedication”, “Absorption”, “Discretionary Effort”, “Team Engagement”, “Initiative and Learning”, “Participation”, “Recognition and Motivation”, “Organizational Commitment”, “Members Commitment”. The researcher wanted to know how positively the respondents opined on the ten dimensions of employees’ dimension. So, the researcher applied descriptive statistics on ten dimensions of employees’ engagement, they were ranked based on mean values, and these results are presented in table 4.26.

Table 4: Descriptive Statistics of Dimensions of Employees Engagement

SN	Work Engagement Dimensions	Mean	SD	CV	Rank
1	Agility in Work	3.11	1.12	36.03	X
2	Dedication	3.26	1.12	34.24	VII
3	Absorption	3.32	1.09	32.93	VI
4	Discretionary Effort	3.15	1.12	35.62	VIII
5	Team Engagement	3.66	1.06	29.08	III
6	Initiative and Learning	3.14	1.14	36.14	IX
7	Participation	3.49	1.11	31.80	V
8	Recognition and Motivation	3.77	1.05	27.91	I
9	Organisational Commitment	3.72	1.08	29.12	II
10	Member Commitment	3.51	1.08	30.66	IV
	Overall Mean	3.36			

Table 4 reveals that the sample employees of PACCS in Cuddalore district had moderate level of employees’ engagement with overall mean score of 3.36. Among ten dimensions of employees’ engagement, the highest mean score was secured by “Recognition and Motivation” with the mean score of 3.77 and it was ranked first among 10 dimensions, it shows that the employees opined that they had more work engagement on account of appropriate recognition of their work and they were properly motivated. Followed by, there was high level of employees’ engagement in the dimensions of “Organizational Commitment”, “Team Engagement” and “Member Commitment”, since their calculated mean values were high at 3.72, 3.66 and 3.51 respectively and they were ranked 2nd, 3rd and 4th respectively. It indicates that employees had high level of organizational commitment and they were willingly serving for members in societies, it also showed that teamwork was highly encouraged in such societies. There was moderate level of employees’ engagement in the dimensions of “Participation”, “Absorption” and “Dedication”, their determined mean scores were 3.49, 3.32 and 3.26 respectively and these dimensions were ranked 5th, 6th and 7th respectively. On the other hand, comparatively low level of employees’ engagement was identified in the dimensions of “Agility in Work”, “Initiative and Learning” and “Discretionary Effort”, since they secured comparatively low mean score at 3.11, 3.14 and 3.15 respectively and these dimensions were ranked 10th, 9th and 8th respectively.

Job Satisfaction Dimensions

The above tables presented the results of descriptive statistics of ten dimensions of employees’ engagement. Table 5 presents the results of job satisfaction level of sample employees of PACCS.

Table 5: Descriptive Statistics of Job Satisfaction Dimensions

SN	Job Satisfaction Dimensions	Mean	SD	CV	Rank
1	General Job-Related Dimension	3.92	1.22	31.02	II
2	Salary and Financial Benefits	3.11	1.27	40.98	VIII
3	Promotion and Career Development	3.26	1.25	38.43	VII
4	Behaviour of Superiors	3.81	1.23	32.18	III
5	Relationship with Co-workers	3.61	1.27	35.11	IV
6	Recognition and Rewards	3.30	1.29	39.10	VI
7	Work-Life Balance	3.95	1.15	29.00	I
8	Welfare and Job Security	3.55	1.25	35.29	V
	Overall Mean	3.57			

Table 5 reveals the results of job satisfaction level of employees of PACCS in Cuddalore district on eight broad dimensions. Overall mean value (3.57) showed that there was little high level of job satisfaction was identified among the respondents on all the dimensions collectively. Comparatively very high level of job satisfaction was identified on the dimension of “Work-Life Balance” with the highest mean value of 3.95 and it was ranked first. Followed by, high level of job satisfaction was identified among PACCS employees in the dimensions of “General Job-Related Dimension”, “Behaviour of Superiors”, “Relationship with Co-workers” and “Welfare and Job Security”, their calculated mean values were high at 3.92, 3.81, 3.61 and 3.55 respectively and they were ranked 2nd, 3rd, 4th and 5th respectively. There was low level of job satisfaction among sample employees in the dimension of “Salary and Financial Benefits”, it secured a lowest mean score of 3.11, therefore it was ranked last (8th). A moderate level of job satisfaction was identified in the dimensions of “Promotion and Career Development” and “Recognition and Rewards”, their calculated mean score stood at 3.26 and 3.30 respectively and they were ranked 7th and 6th respectively. The results of standard deviation and coefficient of variation indicated that there was low level of deviation in satisfaction level of respondents in the dimensions of “Work-Life Balance” (SD: 1.15; CV: 29%), “General Job-Related Dimension” (SD: 1.22; CV: 31.02%) and “Behaviour of Superiors” (SD: 1.23; CV: 32.18%). A moderate level of deviation was identified in job satisfaction level of respondents in the dimensions of “Relationship with Co-workers” (SD: 1.27; CV: 35.11%), “Welfare and Job Security” (SD: 1.25; CV: 35.29%). High level of deviation was found in job satisfaction level among sample employees in the dimensions of “Recognition and Rewards” (SD: 1.29; CV: 39.10%), “Promotion and Career Development” (SD: 1.25; CV: 38.43%) and “Salary and Financial Benefits” (SD: 1.27; CV: 40.98%).

Influence of Employees Engagement on Job Satisfaction of PACCS Employees

Employees’ engagement may have significant impact on job satisfaction of PACCS employees in Cuddalore district. For examining this, the researcher framed the following null hypothesis and the same was tested applying multiple regression analysis.

H₀: There is no significant impact of employees’ engagement on job satisfaction of employees of PACCS in Cuddalore district.

Table 6: Model Summary – Impact of Employees’ Engagement on Job Satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.428 ^a	0.410	0.382	1.07877

a. Predictors: (Constant), Employees Engagement dimensions - Agility in Work, Dedication, Absorption, Discretionary Effort, Team Engagement, Initiative and Learning, Participation, Recognition and Motivation, Organisational Commitment, Member Commitment.

Table 6 reveals that the multiple correlation coefficient was 0.428, indicating a moderate positive relationship between the ten dimensions of employee engagement and job satisfaction. The RZ was 0.410 and adjusted RZ was 0.382, showing that employee engagement collectively explained 38.2% of the variation in job satisfaction, while the remaining 61.8% was explained by other factors. The small difference of 2.8% between RZ and adjusted RZ indicates that the regression model had reasonably stable explanatory power. Table 7 presents the results of ANOVA under regression analysis.

Table 7: Results of ANOVA under Regression Analysis (Impact of Employees’ Engagement on Job Satisfaction)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	166.364	10	16.636	14.220	0.000 ^b
	Residual	345.524	417	0.828		
	Total	511.888	427			

a. Dependent Variable: Job Satisfaction

b. Predictors: (Constant), Employees Engagement dimensions - Agility in Work, Dedication, Absorption, Discretionary Effort, Team Engagement, Initiative and Learning, Participation, Recognition and Motivation, Organisational Commitment, Member Commitment.

Table 7 shows that the calculated F value of ANOVA under regression analysis was 14.220 and its respective p value stood at 0.000, it was less than 0.01, hence it was significant at 1% level. Hence the overall regression model framed for the study is fit for the study for further analysis. Therefore, ten dimensions of employees' engagement in PACCS collectively make significant and meaningful contribution to explain job satisfaction among PACCS employees in the study area. Table 8 brings out the results of regression analysis examining the impact of ten dimensions of employees' engagement on job satisfaction.

Table 8: Results of Regression Analysis – Impact of Employees' Engagement on Job Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.025	0.199		20.231	0.000
	Agility in Work	0.289	0.074	0.304	3.908	0.000
	Dedication	0.184	0.083	0.176	2.233	0.026
	Absorption	0.164	0.077	0.166	2.114	0.035
	Discretionary Effort	0.252	0.096	0.213	2.617	0.009
	Team Engagement	0.191	0.096	0.162	1.989	0.047
	Initiative and Learning	0.301	0.074	0.317	4.029	0.000
	Participation	0.183	0.091	0.166	2.027	0.043
	Recognition and Motivation	0.210	0.090	0.187	2.320	0.021
	Organisational Commitment	0.242	0.087	0.218	2.787	0.006

	Member Commitment	0.170	0.086	0.112	1.977	0.049
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Dependent Variable: Employees Engagement

Table 8 reveals that the calculated beta value of "Agility in Work" dimension of employee engagement stood at 0.304 and its calculated 't' value and 'p' values stood at 3.908 and 0.000, it was significant at 5% level, hence the H_0 was rejected and therefore agility in work had significant and positive impact on employees' job satisfaction. "Dedication" had significant and positive impact on employees' job satisfaction ($\beta = 0.176$; 't' = 2.233; 'p' = 0.026), it was significant at 5% level therefore the H_0 was rejected. Similarly, "Absorption" dimension of employee engagement recorded significant and positive influence on job satisfaction ($\beta = 0.166$; 't' = 2.114; 'p' = 0.035), it was significant at 1% level and the H_0 was rejected. The dimension of "Discretionary Effort" had significant and positive impact on employees' job satisfaction ($\beta = 0.213$; 't' = 2.617; 'p' = 0.009), it was significant at 1% level, so the H_0 was rejected. The dimension "Team Engagement" recorded significant and positive impact on job satisfaction ($\beta = 0.162$; 't' = 1.989; 'p' = 0.047), the result was significant at 5% level therefore the H_0 was rejected. "Initiative and Learning" dimension of employees engagement also recorded significant and positive impact on employees' job satisfaction ($\beta = 0.317$; 't' = 4.029; 'p' = 0.000), the result was significant at 1% level, so the H_0 was rejected. Similarly, "Participation" dimension also made significant and positive impact on employees' job satisfaction ($\beta = 0.166$; 't' = 2.027; 'p' = 0.043), the result was significant at 5% level therefore the H_0 was rejected. "Recognition and Motivation" dimension of employees engagement recorded significant and positive impact on employees' job satisfaction ($\beta = 0.187$; 't' = 2.320; 'p' = 0.021), the result was significant at 1% level, so the H_0 was rejected. "Organizational Commitment" dimension also made significant and positive impact on employees' job satisfaction ($\beta = 0.218$; 't' = 2.787; 'p' = 0.006), the result was significant at 5% level therefore the H_0 was rejected. The dimension "Member Commitment" recorded significant and positive impact on job satisfaction ($\beta = 0.112$; 't' = 1.977; 'p' = 0.049), the result was significant at 5% level therefore the H_0 was rejected.

CONCLUSION

The study analysed employees' engagement and its impact on job satisfaction of PACCS in Cuddalore district. The study concludes that employee engagement is an important factor associated with job satisfaction among employees of Primary Agricultural Cooperative Credit Societies (PACCS) in Cuddalore District. The overall level of employee engagement was moderate, with a mean score of 3.36. Among the ten dimensions, Recognition and Motivation (3.77) ranked first, followed by Organisational Commitment (3.72) and Team Engagement (3.66). However, Agility in Work (3.11), Initiative and Learning (3.14), and Discretionary Effort (3.15) recorded comparatively lower scores, indicating areas that require greater attention. The overall level of job satisfaction was relatively favourable, with a mean score of 3.57. Work-Life Balance (3.95) recorded the

highest level of satisfaction, followed by General Job-Related Satisfaction (3.92) and Behaviour of Superiors (3.81). However, Salary and Financial Benefits (3.11) received the lowest score, while Promotion and Career Development (3.26) and Recognition and Rewards (3.30) also require improvement. The regression analysis confirms that the ten dimensions of employee engagement collectively make a significant contribution to job satisfaction. Thus, PACCS can improve employee job satisfaction by strengthening employee development, learning opportunities, motivation, recognition, teamwork and opportunities for greater involvement in organisational activities.

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