



AN EMPIRICAL ANALYSIS OF HUMAN RESOURCE DEVELOPMENT PRACTICES ON EMPLOYEE PERFORMANCE: A STUDY OF SELECTED JORDAINAN BANKS

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Abstract

Managing human resources is a *sine qua non* in all organizations irrespective of its nature, size, capital, area, etc. because skill and proficient employees contribute to the effectiveness of the organisation. Human Resource Development (HRD) is a process by which employees acquire requisite capabilities to perform all functions inside the enterprise. It plays a vital role in the sustainability of an organization. The present research investigates the impact of HRD practices on the performance of employees in selected banks of Jordan. Data was collected through a field survey conducted in the year 2018. A total of 400 questionnaires designed on five point likert scale were distributed among the executive cadre employees wherein 105 were rejected and 295 were accepted for analysis. The sample size of the study was 295 employees. Multiple regression was used as the statistical tool for analysis. The findings highlighted that there is a significant impact of HRD practices on the performance of employees in the banks under study.

Keywords: HRD practices, banks, employees, performance, regression.

SECTION A

INTRODUCTORY BACKGROUND AND LITERATURE REVIEW

INTRODUCTION

Employees are the most important and valuable resources of an organisation because competent employees contribute to the effectiveness of the organisation and enable an organisation to achieve its goals (Badar, Ghayasuddin, &

Tajuddin, 2009). Human Resource Development (HRD) is a process by which employees acquire capabilities required to perform various functions inside the enterprise (Khan, 2013). HRD helps in the development of an organizational culture in which subordinate relationship, team work and collaboration among sub units are strong and contributes to the professional well being and motivation of employees (Salehi, Rostami, & Mogadam, 2013). HRD aims at preparing employees for performing functions that required performing in the future and promotes team building and collaborative climate. It requires building and enabling organizational culture one in which employees use their initiative' take risks experiment, innovate and make things happen (Bhat, 2013).

Human resource can be thought as "the total knowledge, skills, creative abilities, talents and aptitudes of an organization's workforce as well as value attitude and beliefs of the individuals involved" (Al-Kasasbeh & Khan, 2017). The more important aspects of human resource are aptitude, values, attitudes and beliefs, knowledge, skill, creative abilities and talents which bring in efficiency and effectiveness of an organization's workforce (Al-Zwyalif, 2010). The effective performance of a company depends not just on the available resources but its quality and competent work force as required by the organization (Khalid and Zahid, 2010). HRD is the only tool through which one can develop such skills among its employees. It assumes significance in fast changing environment and the need to adopt new techniques in order to respond to the environmental changes (Antony, 2015). It plays

a vital role in the sustainability of an organization. It improves the capabilities of people by making them better aware of the skill required for job performance. It improves employee's commitment, collaboration and teamwork, problem solving skills, innovative, proactive and risk taking capacity (Al-Fityani, 2012).

There are a number of HRD interventions/instruments/components/dimensions used by academicians and researchers worldwide. The most used components are: role analysis, manpower planning, recruitment, selection, induction, placement, orientation, training and development, career planning and development, promotion, transfer and demotion, employees participation in management, performance appraisal, compensation, employee welfare facilities and benefits, rewards, and grievance redressal (Al-Sufy, Almbaideen, & Makhoulf, 2012). The present study has used some of them to analyze their impact on employee performance.

LITERATURE REVIEW

Rabbane et.al (2010) in the research entitled, "*Globalization and Human Development – Realities and Recommendations for Developing Countries*" analyzed the impact of globalization on the development of HR in developing countries. The study was based on secondary data. It was found that globalization promote education; ensure quality of work life, increases GDP, generates employment and income etc., for human development. **Malik (2013)** investigated the effect of human resource practices on the employee performance in telecom sector in India. It was found that there is a significant contribution of HRD practices like selection, training, career planning, compensation, performance appraisal, and employee participation on employee performance in MTS. Besides, all the tested variables were positively correlated but correlation of compensation (0.78) and training (0.66) were the highest among study variables. **Khan (2015)** examined the impact of HR policies on the performance of employees working in State Bank of India. The sample size was 100 employees. The results after application of multiple regression exhibits that the value of adjusted R square was 0.673 which shows that 67% variation in employee's performance was due to HR Policies. Besides,

the values of regression coefficients were positive and statistically significant ($P < 0.05$) on each variable. Furthermore, the study concluded that there is significant impact of HR Policies on employee's performance in State Bank of India. **Al-Dalayeen & Al-Nawaiseh (2017)** in their research entitled, "*A Comparative Study On Human Resource Development Practices In Bank Of America and Deutsche Bank*" examined the differences in HRD practices of Bank of America and Deutsche Bank. The authors distributed 300 questionnaires among the executive cadre employees wherein 112 questionnaires were rejected and 188 were finally selected for analysis. Independent sample t test was applied as the statistical tool for data analysis. Quality of work life, training and development, career planning and development, organizational development, performance appraisal, participative management, recruitment and selection, and rewards and recognition were the variables of HRD selected by the researcher. The results of t test highlighted that there was no significant difference in the perception of employees working in selected banks on the HRD variables under study. **Mehmood (2017)** try to find out the impact of HRD practices on employees performance in Indian textile industry by collecting data through questionnaires from 149 employees working in Arvind Limited, Bombay Dyeing, Grasim Industries Limited, and Raymond Ltd. Data was analyzed with the application of linear regression. The results highlighted that all the tested variables have significant impact on employee's performance. The study conducted by **Al-Kasasbeh & Khan (2017)** evaluated the impact of HR policies and practices on the performance of employees in Jordan Telecom Group. Primary data was collected through questionnaires. With the application of random sampling, a total of 300 questionnaires were distributed wherein 126 were rejected and 174 were accepted. Therefore, the sample size of the study was 174. Recruitment and selection policy, training and development policy, rewards and recognition policy, and performance appraisal policy were the proxy variables of HR policies. However, employee's performance was used as dependent variable. Linear regression was used as the statistical tool for analysis. The findings revealed that all the HR variables except

recruitment and selection policy were significant at 95% confidence level with employee performance. It was suggested that Jordan Telecom should made some changes in Recruitment and selection policy so that employees work with zeal and enthusiasm and produce good results.

SECTION B RESEARCH DESIGN

RESEARCH QUESTION

What is the impact of HRD practices on employee performance in Jordanian Banks?

OBJECTIVES OF THE STUDY

1. To examine the impact of HRD practices on employee performance in Arab Bank.
2. To evaluate the impact of HRD practices on employee performance in Cairo Amman Bank.
3. To analyze the impact of HRD practices on employee performance in Bank of Jordan.
4. To find out the impact of HRD practices on employee performance in Jordan Kuwait Bank.

HYPOTHESIS OF THE STUDY

H₀₁: There is no significant impact of HRD practices on employee performance in Arab Bank.

H_{a1}: There is a significant impact of HRD practices on employee performance in Arab Bank.

H₀₂: There is no significant impact of HRD practices on employee performance in Bank of Jordan.

H_{a2}: There is a significant impact of HRD practices on employee performance in Bank of Jordan.

H₀₃: There is no significant impact of HRD practices on employee performance in Cairo Amman Bank.

H_{a3}: There is a significant impact of HRD practices on employee performance in Cairo Amman Bank.

H₀₄: There is no significant impact of HRD practices on employee performance in Jordan Kuwait Bank.

H_{a4}: There is a significant impact of HRD practices on employee performance in Jordan Kuwait Bank.

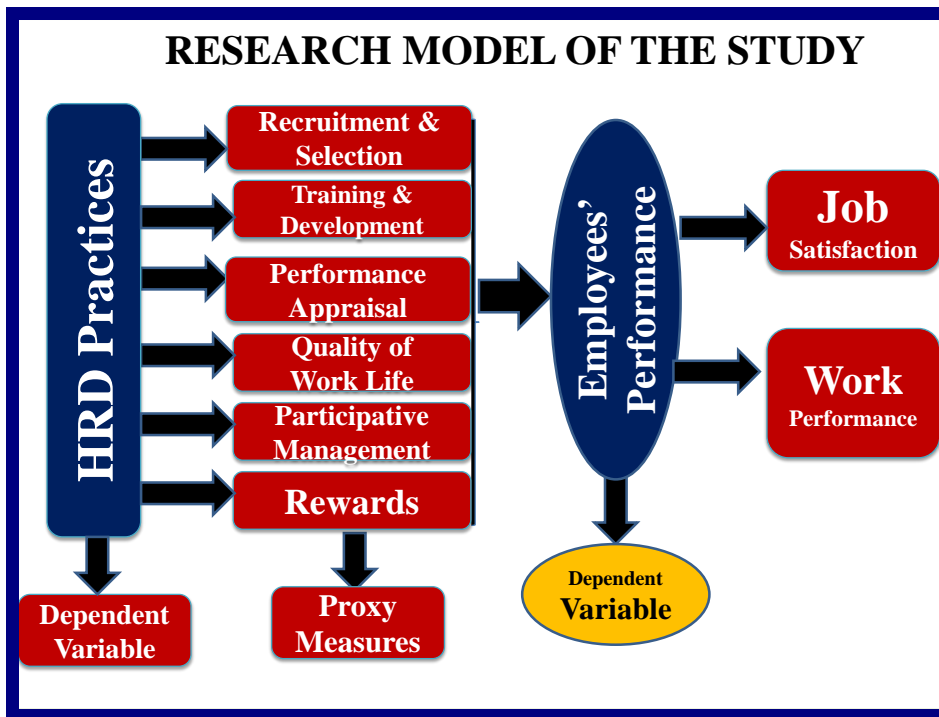
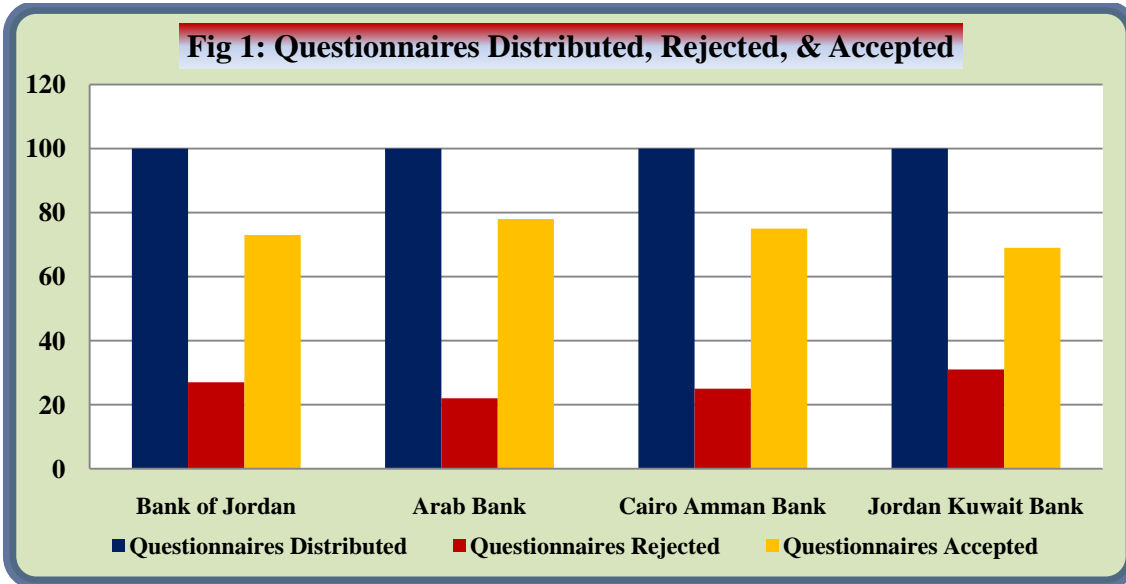
RESEARCH METHODOLOGY

The research used primary and secondary data. However, major emphasis was laid on primary data which was collected with the help of a well designed questionnaire. A total of 400 questionnaires were distributed wherein 105 questionnaires were rejected and 195 were accepted. So, the sample size was 295. A total of four months were spent (one month in one bank) in collecting data from employees. The data collection period was four months since March, 2018 to June, 2018. Figure 2 highlights the research model of the study. The study used six HRD practices namely recruitment and selection policy, training and development policy, performance appraisal, quality of work life, participative management, and rewards. Moreover, multiple regression was used to analyze the results through Statistical Package for the Social Science (SPSS) 20 version.

Table 1: Questionnaires distributed, rejected, and accepted

No.	Banks	Questionnaires		
		Distributed	Rejected	Accepted
1	Bank of Jordan	100	27	73
2	Arab Bank	100	22	78
3	Cairo Amman Bank	100	25	75
4	Jordan Kuwait Bank	100	31	69
	Total	400	105	295

Source: Primary Data



SECTION C
DATA ANALYSIS AND INTERPRETATION

Table 2: Reliability of variables

No	Variables	Cronbach alpha
1	Recruitment and Selection	0.844
2	Training and Development	0.909
3	Performance Appraisal	0.866
4	Quality of work life	0.862
5	Participative Management	0.917
6	Rewards	0.855
Overall Reliability: 0.829		

Source: Output of SPSS_20

Reliability

Table 2 shows the reliability of all six dimensions of HRD used in the present study. The value of cronbach alpha of all study dimensions is more than 0.8. The maximum

value of Cronbach alpha was recorded on participative management. The overall reliability of all variables is 0.829 which shows that data is reliable for further analysis.

HYPOTHESIS TESTING

H_{01} : There is no significant impact of HRD practices on employee performance in Arab Bank.

H_{a1} : There is a significant impact of HRD practices on employee performance in Arab Bank.

Table 3: Multiple Regression Analysis [Arab Bank]

Model	R	R Square	Adjusted R Square	Standard Error	ANOVA (Model Fitness) F Value
1	0.944	0.891	0.884	1.2142	62.967*

Dependent Variable: Employee Performance

Source: Output of SPSS_20

** Significant at 5% level*

Multiple linear regression analysis was used to measure the impact of HRD practices on employee performance in Arab Bank. Table 3 shows the values of Pearson correlation (R), R square, adjusted R square, standard error, and ANOVA (model fitness). Adjusted R square shows the variation in dependent variable due to independent variable. The value of adjusted R square is 0.884 which means 88.4 percent variation in employee performance is

explained by various independent variables of HRD and rest of the variation ($1-R^2$) is an unexplained variation due to other variables that are not used in this model. Moreover, ANOVA shows the model fitness. The value of F is 62.967 which is statistically significant. It means that all the variables exactly fulfilled the criteria of model accuracy.

Table 4: Regression Coefficients of Arab Bank

Model 1	Variables	Regression Coefficients	t Value	P Value
X ₁	Recruitment and Selection	0.4412	11.521	0.0000
X ₂	Training and Development	0.5274	2.698	0.0093
X ₃	Performance Appraisal	0.5092	-4.577	0.0008
X ₄	Quality of work life	0.6541	26.685	0.0067
X ₅	Participative Management	0.6073	-3.854	0.0000
X ₆	Rewards	0.7742	14.512	0.0000

Dependent Variable: Employee Performance

Source: Output of SPSS_20

Table 4 shows the results of regression coefficients of study variables under Arab Bank. Firstly, the beta coefficient on recruitment and selection is 0.4412 which means that one unit change in recruitment and selection brings 0.4412 units change in employee performance. Besides, it is positive and statistically significant ($P<0.05$). Secondly, the beta coefficient on training and development is 0.5274 and it is positive as well as statistically significant ($P<0.05$). Thirdly, the beta coefficient on performance appraisal is

0.5092 meaning thereby one unit change in it brings 0.5092 units change in employee performance. However, the significant value corresponding to it is 0.0008 ($P<0.05$). Furthermore, the beta coefficient on the fourth variable quality of work life is 0.6541 and it is positive as well as statistically significant ($P<0.05$). Fifthly, the beta coefficient on participative management is 0.6073 which means that one unit change in participative management brings 0.6073 units change in employee performance. It is positive and statistically significant ($P<0.05$). The beta

coefficient on the sixth variable rewards is 0.7742. It is positive, statistically significant ($P < 0.05$) as well as highest among all variables. Finally, all the regression coefficients are positive and statistically significant. Hence, the

null hypothesis stands rejected and it can be said that there is a significant impact of HRD practices on employee performance in Arab Bank.

H₀₂: There is no significant impact of HRD practices on employee performance in Bank of Jordan.

H_{a2}: There is a significant impact of HRD practices on employee performance in Bank of Jordan.

Table 5: Multiple Regression Analysis [Bank of Jordan]

Model	R	R Square	Adjusted R Square	Standard Error	ANOVA (Model Fitness) F Value
2	0.874	0.763	0.755	1.3347	104.548*

Dependent Variable: Employee Performance

Source: Output of SPSS_20

* Significant at 5% level

Multiple linear regression analysis was used to measure the impact of HRD practices on employee performance. Table 5 shows the values of Pearson correlation (R), R square, adjusted R square, standard error, and ANOVA (model fitness). Adjusted R square shows the variation in dependent variable due to independent variable. The value of adjusted R square is 0.755 which means 75.5 percent variation in employee performance is

explained by various independent variables of HRD and rest of the variation ($1 - R^2$) is an unexplained variation due to other variables that are not used in this model. Moreover, ANOVA shows the model fitness. The value of F is 104.548 which is statistically significant. It means that all the variables exactly fulfilled the criteria of model accuracy.

Table 6: Regression Coefficients of Bank of Jordan

Model 2	Variables	Regression Coefficients	t Value	P Value
X ₁	Recruitment and Selection	0.5419	-1.475	0.000
X ₂	Training and Development	0.4775	9.541	0.007
X ₃	Performance Appraisal	0.3974	-2.079	0.001
X ₄	Quality of work life	0.7211	16.525	0.005
X ₅	Participative Management	0.5188	5.557	0.000
X ₆	Rewards	0.5742	-2.195	0.009
<i>Dependent Variable: Employee Performance</i>				

Source: Output of SPSS_20

Table 6 shows the results of regression coefficients of study variables under Bank of Jordan. Firstly, the beta coefficient on recruitment and selection is 0.5419 which means that one unit change in recruitment and selection brings 0.5419 units change in employee performance. Besides, it is positive and statistically significant ($P < 0.05$). Secondly, the beta coefficient on training and development is 0.4775 and it is positive as well as statistically significant ($P < 0.05$). Thirdly, the

beta coefficient on performance appraisal is 0.3974 meaning thereby one unit change in it brings 0.3974 units change in employee performance. However, the significant value corresponding to it is 0.0008 ($P < 0.05$). Furthermore, the beta coefficient on the fourth variable quality of work life is 0.7211. It is positive, statistically significant ($P < 0.05$), as well as highest among all variables. Fifthly, the beta coefficient on participative management is 0.5188 which means that one unit change in

participative management brings 0.5188 units change in employee performance. It is positive and statistically significant ($P < 0.05$). The beta coefficient on the sixth variable rewards is 0.5742. It is positive and statistically significant ($P < 0.05$). Finally, all the regression coefficients

are positive and statistically significant. Hence, the null hypothesis stands rejected and it can be said that there is a significant impact of HRD practices on employee performance in Bank of Jordan.

H₀₃: There is no significant impact of HRD practices on employee performance in Cairo Amman Bank.

H_{a3}: There is a significant impact of HRD practices on employee performance in Cairo Amman Bank.

Table 7: Multiple Regression Analysis [Cairo Amman Bank]

Model	R	R Square	Adjusted R Square	Standard Error	ANOVA (Model Fitness) F Value
3	0.905	0.819	0.792	1.1874	157.875*

Dependent Variable: Employee Performance

Source: Output of SPSS_20

** Significant at 5% level*

Multiple linear regression analysis was used to measure the impact of HRD practices on employee performance. Table 7 shows the values of pearson correlation (R), R square, adjusted R square, standard error, and ANOVA (model fitness). Adjusted R square shows the variation in dependent variable due to independent variable. The value of adjusted R square is 0.792 which means 79.2% variation in employee performance is

explained by various independent variables of HRD and rest of the variation ($1-R^2$) is an unexplained variation due to other variables that are not used in this model. Moreover, ANOVA shows the model fitness. The value of F is 157.875 which is statistically significant. It means that all the variables exactly fulfilled the criteria of model accuracy.

Table 8: Regression Coefficients of Cairo Amman Bank

Model 3	Variables	Regression Coefficients	t Value	P Value
X ₁	Recruitment and Selection	0.3989	-3.541	0.000
X ₂	Training and Development	0.6124	-1.569	0.001
X ₃	Performance Appraisal	0.4952	19.985	0.005
X ₄	Quality of work life	0.5441	6.687	0.007
X ₅	Participative Management	0.7566	28.007	0.009
X ₆	Rewards	0.6007	-2.331	0.008

Dependent Variable: Employee Performance

Source: Output of SPSS_20

Table 8 shows the results of regression coefficients of study variables under Cairo Amman Bank. Firstly, the beta coefficient on recruitment and selection is 0.3989 which means that one unit change in recruitment and selection brings 0.3989 units change in employee performance. Besides, it is positive and statistically significant ($P < 0.05$). Secondly, the beta coefficient on training and development is 0.6124 and it is positive as well as statistically significant ($P < 0.05$). Thirdly, the

beta coefficient on performance appraisal is 0.4952 meaning thereby one unit change in it brings 0.4952 units change in employee performance. However, the significant value corresponding to it is 0.0008 ($P < 0.05$). Furthermore, the beta coefficient on the fourth variable quality of work life is 0.5441 and it is positive as well as statistically significant ($P < 0.05$). Fifthly, the beta coefficient on participative management is 0.7566 which means that one unit change in it brings 0.7566

units change in employee performance. It is positive, statistically significant ($P < 0.05$) as well as highest among all variables. The beta coefficient on the sixth variable rewards is 0.6007. It is positive and statistically significant ($P < 0.05$). Finally, all the regression coefficients

are positive and statistically significant. Hence, the null hypothesis stands rejected and it can be said that there is a significant impact of HRD practices on employee performance in Cairo Amman Bank.

H₀₄: There is no significant impact of HRD practices on employee performance in Jordan Kuwait Bank.

H_{a4}: There is a significant impact of HRD practices on employee performance in Jordan Kuwait Bank.

Table 9: Multiple Regression Analysis [Jordan Kuwait Bank]

Model	R	R Square	Adjusted R Square	Standard Error	ANOVA (Model Fitness) F Value
4	0.859	0.737	0.721	0.9974	117.875*

Dependent Variable: Employee Performance

Source: Output of SPSS_20

** Significant at 5% level*

Multiple linear regression analysis was used to measure the impact of HRD practices on employee performance. Table 9 shows the values of Pearson correlation (R), R square, adjusted R square, standard error, and ANOVA (model fitness). Adjusted R square shows the variation in dependent variable due to independent variable. The value of adjusted R square is 0.721 which means 72.1 percent variation in employee performance is

explained by various independent variables of HRD and rest of the variation ($1 - R^2$) is an unexplained variation due to other variables that are not used in this model. Moreover, ANOVA shows the model fitness. The value of F is 117.875 which is statistically significant. It means that all the variables exactly fulfilled the criteria of model accuracy.

Table 10: Regression Coefficients of Jordan Kuwait Bank

Model 4	Variables	Regression Coefficients	t Value	P Value
X ₁	Recruitment and Selection	0.3596	7.087	0.000
X ₂	Training and Development	0.4852	-5.554	0.009
X ₃	Performance Appraisal	0.4509	36.684	0.000
X ₄	Quality of work life	0.5228	-2.541	0.001
X ₅	Participative Management	0.6117	16.544	0.002
X ₆	Rewards	0.7007	-1.118	0.003

Dependent Variable: Employee Performance

Source: Output of SPSS_20

Table 10 shows the results of regression coefficients of study variables under Jordan Kuwait Bank. Firstly, the beta coefficient on recruitment and selection is 0.3596 which means that one unit change in recruitment and selection brings 0.3596 units change in employee performance. Besides, it is positive and statistically significant ($P < 0.05$). Secondly, the beta coefficient on training and development is 0.4852 and it is positive as well as

statistically significant ($P < 0.05$). Thirdly, the beta coefficient on performance appraisal is 0.4509 meaning thereby one unit change in it brings 0.4509 units change in employee performance. However, the significant value corresponding to it is 0.000 ($P < 0.05$). Furthermore, the beta coefficient on the fourth variable quality of work life is 0.5228 and it is positive as well as statistically significant ($P < 0.05$). Fifthly, the beta coefficient on

participative management is 0.6117 which means that one unit change in participative management brings 0.6117 units change in employee performance. It is positive and statistically significant ($P < 0.05$). The beta coefficient on the sixth variable rewards is 0.7007. It is positive, statistically significant ($P < 0.05$) as well as highest among all variables. It has been found that all the regression coefficients are positive and statistically significant. Hence, the null hypothesis stands rejected and it can be said that there is a significant impact of HRD practices on employee performance in Jordan Kuwait Bank.

SECTION D

CONCLUSION

The role of human resources in banking sector is gaining sustained competitive advantage and it has been proved empirically by numerous studies. The effective performance of an organization depends not just on the available resources but its competent work

force. Therefore, this study evaluated the impact of HRD practices on employee performance in four banks of Jordan. This research is based on primary data which was collected with the help of a field survey conducted from March, 2018 to June, 2018. A total of 400 well designed questionnaires were distributed wherein 105 questionnaires were rejected and 195 were accepted. So, the sample size was 295. Furthermore, multiple regression was used to analyze the results through Statistical Package for the Social Science (SPSS) 20 version. Before hypotheses testing, reliability of the data was examined with the application of a statistical tool cronbach alpha. The overall reliability of all variables was 0.829 which shows that data is reliable for further analysis. Thereafter, hypotheses were tested with the application of multiple regression. It was clearly revealed that there is a significant impact of HRD practices on employee performance in the banks under study.

Table 11: Summary of Hypotheses Tested

No	Hypotheses	Results
H ₀₁	There is no significant impact of HRD practices on employee performance in Arab Bank.	Rejected
H ₀₂	There is no significant impact of HRD practices on employee performance in Bank of Jordan.	Rejected
H ₀₃	There is no significant impact of HRD practices on employee performance in Cairo Amman Bank.	Rejected
H ₀₄	There is no significant impact of HRD practices on employee performance in Jordan Kuwait Bank.	Rejected

LIMITATIONS OF THIS STUDY

1. The present study used only six components/dimensions of HRD practices.
2. It is conducted on four Jordanian banks.
3. The sample size is 295 executive cadre employees.
4. It is quantitative research that only testifies the relationships between selected variables.

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