



INVESTIGATING THE IMPACT OF HR STRATEGIES ON EMPLOYEES' PERFORMANCE: A STUDY OF SELECTED INSURANCE COMPANIES OF JORDAN

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Abstract

HR strategies develop new skills, knowledge and attitudes of the people in the organization and are extremely significant in achieving organizational excellence. The present empirical research has been conducted to examine the impact of HR strategies on the performance of employees in selected insurance companies of Jordan. Primary data has been collected with the help of questionnaires set on five point likert scale. The data collection period has been three months from August, 2018 to October, 2018. The sample size of the study has been 362 employees. Eight proxy variables of HR strategies have been used as independent variables whereas employee's performance has been used as dependent variable. Multiple regression has been used as the statistical tool for analysis. The findings highlighted that there is a significant impact of HR strategies on the performance of employees in the companies under study.

Keywords: HR strategies, insurance, companies, employees, performance, regression.

INTRODUCTION

In the present scenario of globalization and liberalization, it is important to understand the real worth of the workforce in an organization. It is not sufficient to address people as the strategic asset of the organization but to believe that they are the real and the most important asset in any organization or firm. People are the free agents who are proficient of handling the competition and dynamism of this era with their potential and are capable of bringing huge values to an organization. HR strategies are extremely significant in achieving

organizational excellence i.e. to excel with people, process and performance. To be a survivor in the present scenario of cut-throat competition, the organizations have to develop some appropriate HR strategies to manage their work force in an organized manner and align their potential with that of their corporate missions and objectives.

The aim of HR strategies is the development of human resources working in an organization by modernizing their knowledge and upgrading their skills, attitudes and perceptions in order to meet out the changing trends of the globalised economy and also to utilize those developments for the attainment of the organizational goals. There are certain objectives for implementing HR strategies in an organization which aims at developing:

- ✚ the capabilities of all employees
- ✚ the capabilities of each individual employee in relation to his/her present job;
- ✚ the capabilities of each individual employee in relation to his/her expected future role;
- ✚ the superior-subordinate relationship;
- ✚ a congenial atmosphere of working;
- ✚ collaboration among different departments of an enterprise;
- ✚ to develop the overall personality of employees i.e. mentally, socially, physically, and emotionally;
- ✚ the organization's overall health and self-renewing capabilities which in turn
- ✚ increase the organizational capabilities and to humanize the work in an organization; and
- ✚ to ensure better quality work which brings profit maximization.

The successful implementation of HR strategies in an organization helps in identifying organizational goals through better understanding of employees and fosters commitment through the communication of values. It facilitates dyadic relationship, job enrichment, and increases the awareness of the importance of change management. Besides, it provides higher quality of work life through job satisfaction and professional development. It focuses on need contentment through recognition and achievement.

PROFILE OF SELECTED INSURANCE COMPANIES

1. Jerusalem insurance (JICO):

It entered the business world in 1975 with a total paid up capital of 160,000 JD. Since then, JICO's paid up capital has continued to grow. It reached three million JDs in 1998. The current paid-up capital is 8 million JDs, while assets reached 34.5 Million JD by the end of 2017. JICO has developed into one of the leading insurance providers in Jordan, offering its services through a large network of agencies spread all over the country. JICO is committed to providing businesses, families, and individuals across the country with the best, innovative and most exclusive solutions that will ensure protection of their property, assets, employees, earnings and liabilities on a cost-effective basis.

2. Middle East Insurance Company:

It is the second oldest Jordanian insurance company. It was established in Amman in 1962. The company is wholly owned by the private sector. Shareholders are prominent businessmen, bankers, industrialists and merchants. AXA France is among the shareholders with 20% share. MEICO's Shareholders' Equity of JD 41.6 Million at 31/12/2017 ranks the highest amongst insurers in Jordan. In addition, JD 13 Million being appreciation in the value of assets are not included in the aforementioned figure. MEICO's total investment reached almost JD 67 million at 31/12/2017 which is also highest among insurer in Jordan.

3. The Islamic Insurance Company:

It is the first Takaful insurance company in Jordan. It was established in 1996. It practices the legitimate cooperative Insurance which complies with the Islamic Share'ah laws and on the basis of a Wakalah (agency) with a known

wage. The company started with a capital of 2 million Jordanian Dinars and now reached 15 million Jordanian Dinars. It dominates the largest share of the takaful market in Jordan and occupies a prominent position in the takaful insurance market inside and outside Jordan. It has won many awards from the Islamic International Rating Agency.

4. Euro Arab Insurance Group:

It was established in the year 1996 with a capital of JD 2,000,000 under the name of Amman Insurance Co. Ltd. However, new investors took over the company and changed the name to Euro Arab Insurance Group in the year 2005. The capital increased to JD 8,000,000 in the year 2007 and thereafter continuously increasing. Dr. Fouad Bajjali is the chairman and Mr. Ramez Bajjali is the Vice Chairman.

REVIEW OF LITERATURE

Tarab (2010) in the thesis examined the HRD practices in Public and Private Sector Telecom Companies in India. The researcher with the application of t test has found that there exists some difference in the quality of work life and welfare measures, organizational development, performance appraisal of employees in both the organizations. The level of participation, at managerial level of employees is seen to be average in BSNL, and below average in Reliance. At non-managerial level of employees in both the companies, the difference is not significant regarding the level of participation in management decisions. The author suggested improvements in HRD practices in both the sectors. Moreover, the research highlighted several recommendations. BSNL must provide adequate welfare measures and a good working life to their employees especially at the managerial level. The employees need to be treated more humanely and in a friendly manner which could inculcate a sense of responsibility and trust. Open communications, equitable reward systems, healthy and congenial working conditions and a friendly environment free from any kind of bureaucracy will impact the performance of employees positively. Furthermore, job rotation should be done and appropriate job description should be given to the employees. In addition to improve the work system, designing of programs which could ensure

development of employees skills, the reduction of occupational stress and the development of more cooperative Labour-management relations will be helpful in improving the quality of work life and welfare measures in BSNL. **Bhat (2013)** evaluated the role played by HRD policies and practices in computer software industries in Karnataka. The contribution of software industries to the country's human resources has been remarkable. The number of workers in the computer software industries in Karnataka has been found steadily increasing and has crossed more than one million in 2013. The computer software sector is heavily people driven and requires proper management of its human resources. HRD practices like role analysis, HR planning, recruitment, selection, induction, appraisal, training and development, career planning and development, performance based incentives, promotion and transfer, grievance handling, employee involvement in decision making etc. effectively exist in high turnover industries but low turnover firms have to improve their performance. Furthermore, the testing of hypothesis indicated that there is a significant difference between low turnover and moderate and high turnover computer software companies as well as between moderate and high turnover computer software companies in Karnataka with regard to human resource development policies and practices. Moreover, the results show that the current levels of services provided by the HR department were found to be of a moderate level. Therefore, the researcher recommended that organizations and HR department should formulate appropriate plans, policies, programmes and strategies to make the HR function more strategic so that the quality of services provided by the HR department will improve. It will also be of great help for organization to align and involve the HR function in the process of strategy formulation and implementation. **Bhushan (2013)** emphasized on application of training and found that organization's success increasingly depends on the knowledge, skills, and abilities of employees, particularly as they establish a set of core competencies that distinguish an organization from its competitors. Besides, he found that it has been a big trouble to understand the psychology of employees and retain the best talents of the industry and

motivate them to gain competitive advantage. **Antony (2015)** in his thesis investigated the impact of HRM practices on job attitudes and performance: A study among the nurses in the private hospitals of Chennai. The findings are as follows: firstly, correlation co-efficient between recruitment and selection and training and development indicates that there is 53 percent positive relationship between them. Secondly, the correlation coefficient between reward and benefit and job performance indicated that there is 50 percent positive relationship between them. Thirdly, the correlation coefficient between training and development and organizational commitment indicated that there is 58 percent positive relationship between them. Fourthly, the correlation coefficient between job performance and organizational commitment indicated that there is 73 percent positive relationship between them. Fifthly, the correlation coefficient between job satisfaction and intention to quit indicated that there is 52 percent negative relationship between intention to quit the job and Job Satisfaction. **Khan et al. (2016)** in their research entitled, "*Impact of Training and Development of Employees on Employee Performance through Job Satisfaction: A Study of Telecom Sector of Pakistan*" examined the impact of Training and Development on Employee Performance in Telecom Sector of Pakistan. With the application of convenience sampling, 115 questionnaires were distributed among executives and managers of Telecom companies in Abbottabad, Haripur and Mansehra. They found that employee performance is increased with T&D programs and the satisfaction level has been high among employees if they are given proper training. Besides, it has been revealed that the gap between knowledge and skills possessed by the employees and the skills should be narrowed down by creating awareness among employees regarding benefits of training and development. The empirical research conducted by **Mehmood (2017)** with the help of questionnaires found significant impact of HR Policies on employee's performance in Indian textile industry. **Al Rawashdeh (2018)** in his research entitled, "*An Empirical Analysis Of Human Resource Development Practices On Employee Performance: A Study Of Selected Jordanian Banks*" investigated the

impact of HRD practices on the performance of employees in selected banks of Jordan. 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. He collected data through a field survey. 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. Besides, multiple regression was used as the statistical tool for analysis. The regression coefficients of all variables under all banks were positive and highly significant. Hence, it has been revealed that there is a significant impact of HRD practices on the performance of employees in the banks under study.

RESEARCH GAP

The review of literature highlights that numerous studies have been carried out on HR strategies and employee performance. But, there is a scarcity of empirical studies in the context of Jordan. Therefore, the present study differs from earlier studies because it examines the impact of HR strategies on employee performance in insurance companies of Jordan.

OBJECTIVES OF THE STUDY

1. To evaluate the impact of HR strategies on employee performance in Jerusalem Insurance.
2. To analyze the impact of HR strategies on employee performance in Middle East Insurance.
3. To examine the impact of HR strategies on employee performance in Euro Arab Insurance.
4. To find out the impact of HR strategies on employee performance in Islamic Insurance.

HYPOTHESIS DEVELOPMENT

H₀₁: There is no significant impact of HR strategies on employee's performance in Jerusalem Insurance.

H_{a1}: There is a significant impact of HR strategies on employee's performance in Jerusalem Insurance.

H₀₂: There is no significant impact of HR strategies on employee's performance in Middle East Insurance.

H_{a2}: There is a significant impact of HR strategies on employee's performance in Middle East Insurance.

H₀₃: There is no significant impact of HR strategies on employee's performance in Euro Arab.

H_{a3}: There is a significant impact of HR strategies on employee's performance in Euro Arab.

H₀₄: There is no significant impact of HR strategies on employee's performance in Islamic Insurance.

H_{a4}: There is a significant impact of HR strategies on employee's performance in Islamic Insurance.

RESEARCH DESIGN

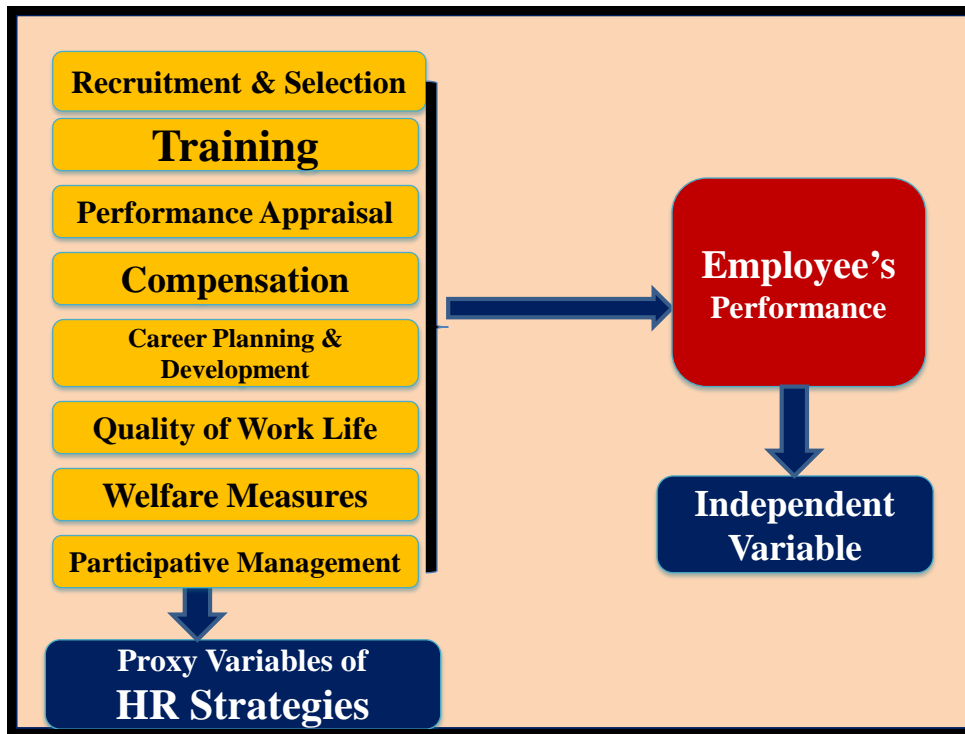
- a) **Population or Universe:** The population of this study consists of all skilled employees working in selected companies.
- b) **Size of the Sample:** The size of the sample is 338 respondents.
- c) **Data collection:** A well designed questionnaire set on a five point Likert-scale (5-highly satisfied to 1-highly dissatisfied) has been used for collecting data. The questionnaire was pre tested many times.
- d) **Period of Survey:** The period of field survey has been three months from August, 2018 to October, 2018.
- e) **Variables of the Study:** there are no universal variables of HR strategies. All researchers have taken different proxy variables of HR strategies. In this study, eight proxy variables have been chosen on the basis of review of literature. These are: recruitment and selection, training, compensation, career planning & development, performance appraisal, quality of work life, welfare measures, and participative management. Figure 1 highlights the research model of the study.
- f) **Tools:** Multiple linear regression has been used to analyze the results through Statistical Package for the Social Sciences (SPSS).

Table 1: Questionnaires Distributed, Rejected, and Accepted

No	Selected Companies	Questionnaires		
		Distributed	Rejected	Accepted
1	Jerusalem Insurance	100	09	91
2	Middle East Insurance	100	04	96
3	Euro Arab Insurance Group	100	17	83
4	The Islamic Insurance Company	100	22	78
Total		400	52	348

Source: Primary Data

FIG.1: RESEARCH MODEL OF THE STUDY



REGRESSION MODEL

Multiple regression has been used to estimate the regression line. The model of the study is:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + e$$

Where,

Y = Employees' Performance

β_0 = Intercept

X_1 = Recruitment and Selection

X_2 = Training

X_3 = Compensation

X_4 = Career Planning & Development

X_5 = Performance Appraisal

X_6 = Quality of work life

X_7 = Welfare Measures

X_8 = Participative Management

e = stochastic error term at time t

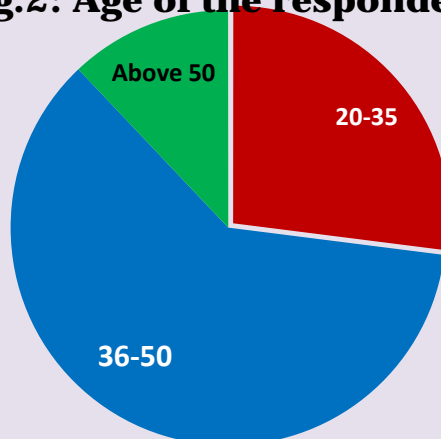
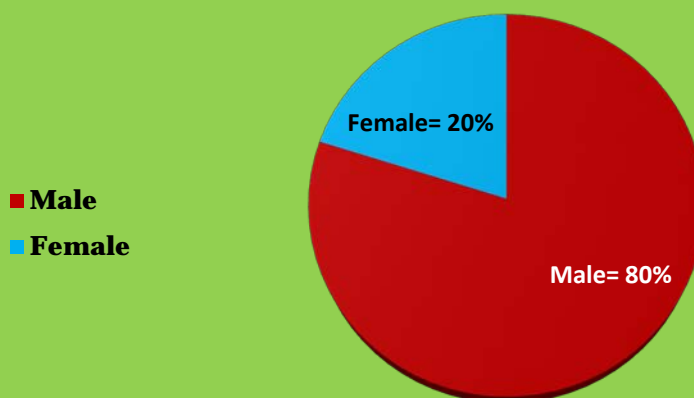
DEMOGRAPHIC PROFILE OF THE RESPONDENTS

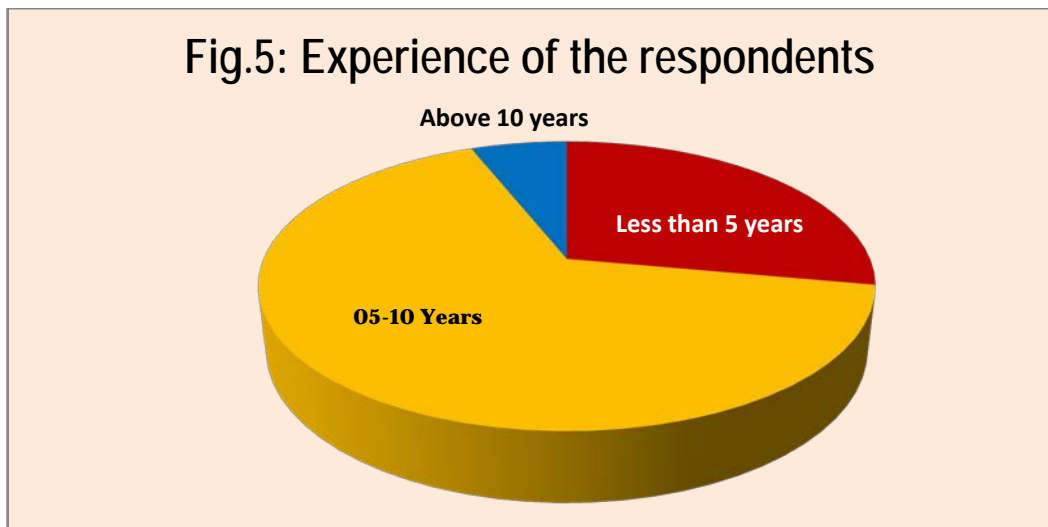
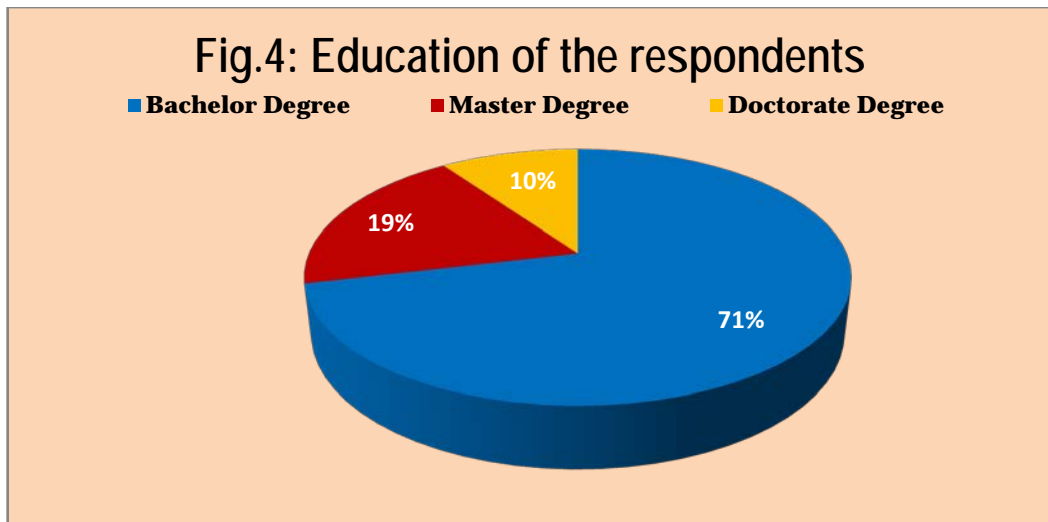
Table 2 highlights the demographic profile like age, gender, education and experience of the selected employees. A total of 400 questionnaires were distributed among the respondents. The table shows that out of 338 respondents, 278 (80%) were males and 70 (20%) were females. Moreover, 94 (27%) were below the age of 35 years, 212 (61%) were within 36–50 years, and 42 (12%) were in the age group of more than 50 years. So far education of respondents is concerned, 248 (71%) hold a Bachelor's degree and 66 (19%) having Master's degree. Nevertheless, 97 (27%) have experience of less than five years, 230 (66%) have experience of 5-10 years, and 21 people have experience of more than 10 years. The above statistics revealed that the majority employees have been male, falls in the age group of 36-50 years, having a Bachelor's degree.

Table 2: Shows the Demographic Profile of the Respondents

Attributes	Frequency	Percentage
Age of the respondents		
20-35	94	27
36-50	212	61
Above 50	42	12
Total	348	100
Gender of the respondents		
Male	278	80
Female	70	20
Total	348	100
Education of the respondents		
Bachelor Degree	248	71
Master Degree	66	19
Doctorate Degree	34	10
Total	348	100
Experience of the respondents		
Less than 5 years	97	27
5-10	230	66
Above 10 years	21	6
Total	348	100

Source: Primary Data

Fig.2: Age of the respondents**Fig.3: Gender of the respondents**



HYPOTHESES TESTING

Hypothesis 1

H₀₁: There is no significant impact of HR strategies on employee’s performance in Jerusalem Insurance.

H_{a1}: There is a significant impact of HR strategies on employee’s performance in Jerusalem Insurance.

Table 3: Regression Model of Jerusalem Insurance

Model 1	Study Variables	Regression Coefficients	t Value	P Value
X ₁	Recruitment and Selection	0.4419	-1.475	0.000
X ₂	Training	0.4775	9.541	0.007
X ₃	Compensation	0.8104	13.227	0.001
X ₄	Career Planning & Development	0.3852	4.057	0.000
X ₅	Performance Appraisal	0.3974	-2.079	0.001
X ₆	Quality of work life	0.7211	16.525	0.005
X ₇	Welfare Measures	0.6022	1.117	0.000
X ₈	Participative Management	0.5188	5.557	0.000
Adjusted R Square		0.789		
Standard Error		0.4512		
ANOVA (Model Fitness) F Value		224.595 (Significant at 5% level)		

Dependent Variable: Employee Performance

Source: Output of SPSS_20

Multiple linear regression analysis has been used to measure the impact of HR strategies on employee performance in Jerusalem Insurance. Table 3 shows the values of adjusted R square, standard error, ANOVA, and regression coefficients. The adjusted R square shows the variation in dependent variable (employee's performance) due to various independent variables. The value of adjusted R square is 0.789 which means 78.9 percent variation in employee performance is explained by various independent variables of HR strategies and rest of the variation ($1-R^2$) is an unexplained

variation due to other variables that are not used in this model. Moreover, the F value (ANOVA) is 224.595 ($P < 0.05$). It means that all the variables exactly fulfilled the criteria of model accuracy. Besides, the unstandardized beta coefficients of all nine variables are positive and statistically significant ($P < 0.05$). The highest value has been recorded on the variable compensation. Hence, the null hypothesis stands rejected and it can be said that there is a significant impact of HR strategies on employee's performance in Jerusalem Insurance.

Hypothesis 2

H₀₂: There is no significant impact of HR strategies on employee's performance in Middle East Insurance.

H_{a2}: There is a significant impact of HR strategies on employee's performance in Middle East Insurance.

Table 4: Regression Model of Middle East Insurance

Model 2	Study Variables	Regression Coefficients	t Value	P Value
X ₁	Recruitment and Selection	0.0052	5.087	0.681
X ₂	Training	0.0066	3.777	0.704
X ₃	Compensation	0.5574	2.009	0.000
X ₄	Career Planning & Development	0.0741	11.841	0.557
X ₅	Performance Appraisal	0.0804	1.587	0.667
X ₆	Quality of work life	0.1055	4.074	0.227
X ₇	Welfare Measures	0.6022	14.446	0.005
X ₈	Participative Management	0.0964	2.553	0.854
Adjusted R Square		0.314		
Standard Error		1.0072		
ANOVA (Model Fitness) F Value		199.507*		

Dependent Variable: Employee Performance

* Not Significant at 5% level

Source: Output of SPSS_20

Multiple linear regression analysis has been used to measure the impact of HR strategies on employee performance in Middle East Insurance. Table 4 shows the values of adjusted R square, standard error, ANOVA, and regression coefficients. The adjusted R square shows the variation in dependent variable (employee's performance) due to various independent variables. The value of adjusted R square is 0.314 which means 31.4 percent variation in employee performance is explained by various independent variables of HR strategies and rest of the variation ($1-R^2$) is an unexplained variation due to other variables that

are not used in this model. Moreover, the F value (ANOVA) is 199.507 ($P > 0.05$). It means that the entire variables do not fulfilled the criteria of model accuracy. Besides, the unstandardized beta coefficients of all nine variables are positive. However, only two variables namely compensation and welfare measures are statistically significant ($P < 0.05$) and rest are statistically insignificant ($P > 0.05$). Hence, the null hypothesis stands accepted and it can be said that there is no significant impact of HR strategies on employee's performance in Middle East Insurance.

Hypothesis 3

H_{03} : There is no significant impact of HR strategies on employee's performance in Euro Arab.

H_{a3} : There is a significant impact of HR strategies on employee's performance in Euro Arab.

Table 5: Regression Model of Euro Arab

Model 3	Study Variables	Regression Coefficients	t Value	P Value
X ₁	Recruitment and Selection	0.3997	-7.004	0.000
X ₂	Training	0.4058	-3.079	0.007
X ₃	Compensation	0.5660	11.257	0.000
X ₄	Career Planning & Development	0.0992	14.044	0.005
X ₅	Performance Appraisal	0.0674	-5.069	0.741
X ₆	Quality of work life	0.8512	9.908	0.003
X ₇	Welfare Measures	0.7338	2.227	0.007
X ₈	Participative Management	0.4472	-1.605	0.009
Adjusted R Square		0.708		
Standard Error		1.007		
ANOVA (Model Fitness) F Value		341.257*(Significant at 5% level)		

Dependent Variable: Employee Performance

Source: Output of SPSS_20

Multiple linear regression analysis has been used to examine the impact of HR strategies on employee's performance in Euro Arab. Table 5 shows the values of adjusted R square, standard error, ANOVA, and regression coefficients. The adjusted R square shows the variation in dependent variable (employee's performance) due to various independent variables. The value of adjusted R square is 0.708 which means 70.8 percent variation in employee performance is explained by various independent variables of HR strategies and rest of the variation (1-R²) is

an unexplained variation due to other variables that are not used in this model. Moreover, the F value (ANOVA) is 341.257 (P<0.05). It means that all the variables exactly fulfilled the criteria of model accuracy. Besides, the unstandardized beta coefficients of all nine variables are positive and statistically significant (P<0.05) except one variable performance appraisal. The highest value has been recorded on the variable quality of work life. Hence, the null hypothesis stands rejected and it can be said that there is a significant impact of HR strategies on employee's performance in Euro Arab.

Hypothesis 4

H_{04} : There is no significant impact of HR strategies on employee's performance in Islamic Insurance.

H_{a4} : There is a significant impact of HR strategies on employee's performance in Islamic Insurance.

Table 6: Regression Model of Islamic Insurance

Model 4	Study Variables	Regression Coefficients	t Value	P Value
X ₁	Recruitment and Selection	0.3355	12.587	0.000
X ₂	Training	0.5007	-4.008	0.004
X ₃	Compensation	0.4985	-1.229	0.000
X ₄	Career Planning & Development	0.3668	6.668	0.002
X ₅	Performance Appraisal	0.4009	21.085	0.001
X ₆	Quality of work life	0.4467	-3.338	0.005
X ₇	Welfare Measures	0.7237	5.007	0.003
X ₈	Participative Management	0.4805	4.995	0.003
Adjusted R Square		0.839		
Standard Error		0.552		
ANOVA (Model Fitness) F Value		176.668*(Significant at 5% level)		

Dependent Variable: Employee Performance
Source: Output of SPSS_20

Multiple linear regression analysis has been used to measure the impact of HR strategies on employee performance in Islamic Insurance. Table 6 shows the values of adjusted R square, standard error, ANOVA, and regression coefficients. The adjusted R square shows the variation in dependent variable (employee's performance) due to various independent variables. The value of adjusted R square is 0.839 which means 83.9 percent variation in employee performance is explained by various independent variables and rest of the variation ($1-R^2$) is an unexplained variation due to other variables that are not used in this model. Moreover, the F value (ANOVA) is 176.668 ($P < 0.05$). It means that all the variables exactly fulfilled the criteria of model accuracy. Besides, the unstandardized beta coefficients of all nine variables are positive and statistically significant ($P < 0.05$). The highest value has been recorded on the variable welfare measures. Hence, the null hypothesis stands rejected and it can be said that there is a significant impact of HR strategies on employee's performance in Islamic Insurance.

CONCLUSION

Human resources are the people that an organization employs to carry out various jobs, tasks and functions in exchange for wages and other rewards. It is important to understand the real worth of the workforce in an organization in the present scenario of globalization and liberalization. Consequently, organizations implement various HR strategies for developing the capabilities of employees; maintain the superior-subordinate relationship, a congenial atmosphere of working, and to ensure better quality work which brings profit maximization. The present study has been conducted to examine the impact of HR strategies on the performance of employees in selected insurance companies of Jordan. The population of this study consists of all skilled employees working in selected companies. A well designed questionnaire set on a five point Likert-scale (5-highly satisfied to 1-highly dissatisfied) has been used for collecting data. The questionnaire was pre tested many times. The period of field survey has been three months from August, 2018 to October, 2018. The size of the sample

is 338 respondents. Besides, eight proxy variables of HR strategies like recruitment and selection, training, compensation, career planning & development, performance appraisal, quality of work life, welfare measures, participative management have been used as independent variables. Moreover, employee performance is taken as dependent variable. Multiple linear regression has been used to analyze the results through Statistical Package for the Social Sciences. The findings highlighted significant impact of HR strategies on employee performance in Jerusalem Insurance, Euro Arab Insurance, and Islamic insurance. However, the impact was not significant in Middle East Insurance Company which is one of the biggest insurance companies in Jordan.

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