

Influence of Human Resource Development on employee Engagement of Commercial Banks in North Kerala

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Abstract

Employee Engagement is an important aspect in the Banking sector because it is directly related with Employee performance. As service oriented sector the banks want to focus on employees involvement in the job and their performance. This can be achieved by the banks by properly investing in the Human Resource Development Practices. The researcher made the study in North Malabar Region of Kerala by comparing both Private sector and Public Sector Banks and selected 262 employees from both public and private sector banks as samples using convenient random sampling techniques. The researcher collected data through questionnaire. To analyze the data, the researcher employed statistical tools like Factor analysis and regression analysis. The results shows a positive and significant relationship exist between the Human resource Development practices and Employee engagement practices in both Public sector and Private sector banks

Keywords: Human Resource Development, Employee Engagement, Public Sector, Private Sector

1. Introduction

Human resource development (HRD) has become a strategic operational in the fast changing environment in banking sector that is geared to improving the capacity, motivation, and performance of the workforce. As the economy has changed to a knowledge-based economy, the importance of employees as strategic assets has become eminent and there is the need to ensure that organizations create greater investment in employee growth and development. The banking industry is one of the industries that are dynamic, customer oriented and increasingly dependent on technology, all of which necessitate a very engaged and competent workforce, which has made employee engagement to be a very important tool in organizational excellence. It is directly related to productivity, customer satisfaction and employee retention. In this regard, HRD practices, including training, career management, performance management, and succession planning are perceived as enabling engagement in commercial banks in India. These are the challenges that compel banks to transcend the conventional HR practices and implement developmental approaches that would create employee engagement at every level. Especially in the North Kerala area, where the commercial banks work in both urban and rural areas, there is a wide range of workforce with variable needs, aspirations, and levels of engagement.

2. Review of Literature

2.1 Human Resource Management (HRM) is a strategic management approach to people in any organization by matching the recruitment systems, training systems, performance evaluation systems, and reward systems with the organizational goals to achieve efficiency and competitiveness (Beer et al., 1984; Fombrun, Tichy and Devanna, 1984; Armstrong, 2014). To complement HRM, the Human Resource Development (HRD) is more concerned with the continuous production of the knowledge, skills and competencies of employees through organized learning, career development and performance enhancement programs to enhance the effectiveness of individuals and organizations (Nadler, 1984; Watkins and Marsick, 1993; Swanson and Holton, 2009). Researchers stress that HRD is an essential element of HRM since it helps to create the organizational culture of learning, support the process of organizational change, and enhance the capacity and participation of employees, especially in the evolving service industries like banking (Garavan, Carbery and Rock, 2012; Noe, 2020). It is thus important that HRM and HRD practices are integrated to ensure that employee motivation, engagement and long term performance of an organization is maintained.

2.2 Employee Engagement

Employee engagement is a positive fulfilling work related state of mind, which is vigorous, committed, and absorbed in its nature, showing how much employees invest their physical, cognitive, and emotional energies in its work role (Kahn, 1990; Schaufeli, Salanova, Gonzalo-Romas and Bakker, 2002). Employees that are engaged show an increased degree of motivation, dedication and discretionary effort, which lead to a better individual performance, innovation and organizational achievement (Bakker and Demerouti, 2008; Kim and Kolb, 2013). Empirical research suggests that employee engagement has a strong relationship with employee well-being, job satisfaction and retention and also as a source of sustainable competitive advantage by organizations (Harter, Schmidt and Hayes, 2002; Towers Watson, 2012). In addition, the Job Demands Resources (JD-R) model highlights that job resources (supervisory support, recognition, autonomy and career development opportunities) are very important in promoting employee engagement (Bakker and Demerouti, 2007).

The importance of employee engagement as a construct has come to be an imperative feature of organizational performance, productivity, and employee welfare especially in a work environment that is becoming increasingly competitive, thus the need to give it a lot of scholarly interest in terms of what drives it as both a human resource development and strategic management construct. The available literature has emphasized the significance of psychological, organizational, and relational influences on the commitment, motivation, and emotional attachment of employees to their work and Saks (2006) landmark study, based on the social exchange theory, asserts various predictors of these phenomena: perceived organizational support, job characteristics, and procedural justice, and also demonstrates that engagement can mediate the effect of these phenomena on job satisfaction, organizational commitment, intention to quit, and organizational citizenship behavior. Markos and Sridevi (2010) indicated that employee engagement was a determinant of organizational success, as it identified resource availability, two-way communication, training and development, reward systems, supportive organizational culture as determinants of organizational success, although Sarangi and Srivastava (2011) determined that the relationship between organization culture and employee engagement was significant and positive, although with some differences between cooperative, public and private banks. In terms of employee-oriented approach, Shuck (2011) found out that individual and environmental factors contribute to engagement, and the most significant element in engagement is the role of managers and suggested that under the right conditions all employees can be engaged. In addition, Bedarkar and Pandita (2013) also found out communication, leadership, and work-life balance as the main drivers of engagement that have a positive influence on employee and organization performance, which was also observed by Anitha (2014), who added that working environment and team relationships have a significant impact. Madan (2016) showed that the mediating aspect of mentoring between managerial effectiveness and employee engagement existed in the banking situation, whereas Eldor (2017) showed the impact of compassionate leadership on employee engagement, organizational citizenship behavior, and knowledge sharing through the UWES scale. This has been broadened by recent research, with Kwon, Jeong, and Park (2024) developing a model that includes the relationship between employee development and engagement as a effect of the work environment, social exchange, and individual factors, the study by Sumathi (2020) confirming a positive correlation between HRD practices and employee engagement in organized retail, the study by Tadesse (2019) highlighting key motivational factors in employee engagement, and the study by Bano, Khatun, and Kumar (2024) supporting the importance of communication and leadership

3. Objectives of the Study

- To identify the key factors influencing Human Resource Development (HRD) practices in commercial banks in North Kerala.
- To examine the relationship between HRD practices and employee engagement in commercial banks in North Kerala.

4. Research Methodology

The research uses the following independent variables; practices in HRD such as training, career development, performance appraisal, employee welfare, and remuneration, and demographic factors to be control variables. The dependent variable is employee engagement in terms of vigor, dedication, and absorption

4.1 Hypothesis of the Study

H1₁: Training and development, performance appraisal, Career Development, rewards and recognition, and employee welfare measures have a significant influence on HRD practices in banks.

H1₂: HRD practices have a significant relationship with employee engagement in banks.

4.2 Population Of The Study (Area Of Research)

The state of Kerala is divided into three regions. North Kerala, central Kerala and south Kerala region. The total number of employees working in the Public and Private sector banks in the North region of Kerala (Kasargod, Kannur Wayanad and Kozhikode)branch is proposed to taken as the population of the study.3 Public Sector Bank (279 branches) and 3 Private sector banks(total 128branches) are working in North region of Kerala ,the total number of employees in public sector and private sector bank is 4026.

4.3 Sources of Data Collection: The study proposed to conduct in both public and private sector banks. A comparative study is going to be done. The top banks in Public and Private sector were considered (top listed bank by RBI based on the market Caps). The Public banks included in the study were State Bank Of India (SBI), Punjab National Bank (PNB) and Bank Of Baroda (BOB). The private sector banks included were ICICI Bank, HDFC Bank and Federal Bank. Primary data will be collected through a structured questionnaire. Secondary data will be collected from various websites, books, journals, magazines and other banking resources.

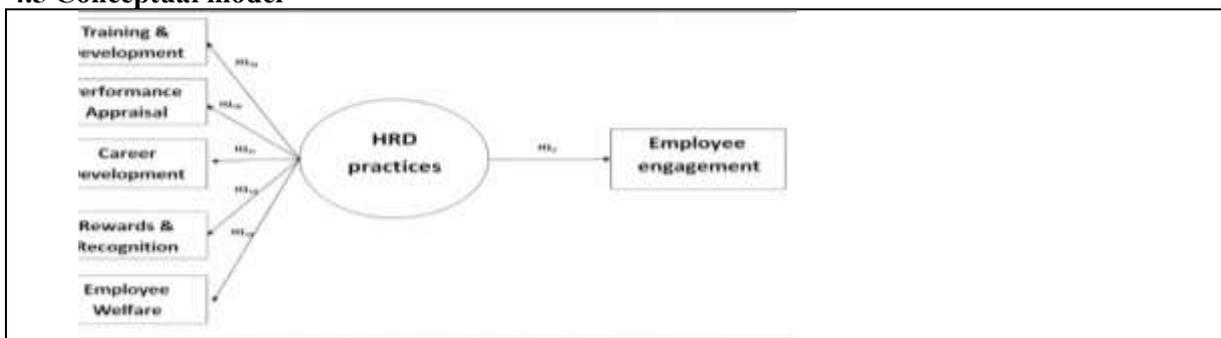
4.4 Research Instrument

The structured questionnaire was the main research tool used in the study to gather data on the employees working in the public and private sector banks. The questionnaire was separated into two parts. Section A was used to gather the demographics of the respondents such as gender, age group, educational qualification, type of bank, designation, years of experience, and monthly income. Section B was composed of standardized scales of measuring the study variables. Items used to measure training were based on the Santos and Stuart, which are relevant, applicable, and enhancement of training and career development. Performance appraisal was examined with the help of items according to the studies by Walker et al. (2011) and Amin et al. (2013) which included alignment with goals, quality of feedback, fairness, and developmental orientation. The Sturges (2002) scale was used to measure career development, which includes organizational support of career development and career planning. A three-item scale based on WorldatWork (2006) was used to measure the use of rewards and recognition. The framework of Sirgy (2001) on employee well-being was applied and the aspects of physical, emotional, and work-life balance were considered. The employee engagement was rated on a five-item Likert scale which followed the Utrecht Work Engagement Scale (UWES) in gauging the vigor, dedication and absorption. Everything was rated on a seven-item Likert scale between strongly disagree and strongly agree.

4.4 Sampling Technique

Convenient sampling methods were adopted for selecting employees from both public sector and private sector banks from 4 district including Kasaragod,Kannur,Wayanad,Kozhikode.

4.5 Conceptual model



5. Analysis and Discussion

Table 1: Demographic Profile of Respondents

Variable	Category	Frequency	Percentage (%)
Gender	Male	191	72.9
	Female	71	27.1
Type of Bank	Public Sector	185	70.6
	Private Sector	77	29.3
Bank Name	SBI	122	46.6
	BOB	39	14.9

Variable	Category	Frequency	Percentage (%)
	Federal Bank	28	10.7
	ICICI Bank	27	10.3
	PNB	24	9.2
	HDFC Bank	22	8.4
Educational Qualification	Bachelor's Degree	128	48.9
	Master's Degree	130	49.6
	Ph.D./Professional Degree	4	1.5
Designation / Job Level	Entry Level	85	32.4
	Middle Level	115	43.9
	Managerial Level	62	23.7
Years of Experience	Less than 1 year	31	11.8
	1–5 years	87	33.2
	6–10 years	75	28.6
	11–15 years	59	22.5
	Above 15 years	10	3.8

(Source:Primary Data)

The demographic profile of the respondents indicates that a majority of the participants are male (72.9%) and employed in public sector banks (72.9%). Nearly half of the respondents are drawn from the State Bank of India, reflecting its extensive branch network in the study region. The educational background of respondents shows a well-qualified workforce, with almost equal representation of bachelor's and master's degree holders. In terms of designation, most respondents belong to the middle-level category, followed by entry-level and managerial employees, suggesting balanced representation across organizational hierarchies. Experience-wise, a substantial proportion of respondents fall within the 1–10 years range, indicating the predominance of early to mid-career banking professionals. Overall, the demographic composition reflects a diverse and representative sample of employees from public and private sector banks in North Kerala

Table 2:Descriptive statistics of HRD practices and Employee Engagement

Item Statement	Mean	Std. Deviation
My organization provides adequate opportunities and support for my career growth and progression	4.0038	1.02272
I am encouraged to plan and pursue my long-term career goals within the organization	4.0725	0.90470
Career development initiatives enhance my skills and professional advancement	4.0916	0.81132
Performance appraisal aligns individual objectives with organizational goals	2.9313	1.29361
I receive useful and constructive feedback during performance appraisals	3.2443	1.22922
Performance appraisal process is fair, unbiased, and transparent	3.2824	1.08472
Performance appraisal identifies training, development, and career growth areas	3.0954	1.18194
Training programs are relevant and useful for my job responsibilities	5.2710	1.71734
I can apply training knowledge and skills to day-to-day work	4.8550	1.74471
Training programs enhance my performance and productivity	5.1947	1.67134
Training improves my professional growth and career prospects	4.9160	1.81115
Organization fairly rewards employees for performance	3.0305	1.31562
Outstanding work is recognized in a timely manner	3.2672	1.38312
Rewards and recognition motivate better performance and commitment	3.0000	1.40333
I feel physically and mentally healthy at my workplace	5.1069	1.57447

Organization supports overall well-being and work-life balance	4.8473	1.55104
I feel emotionally supported and valued by my organization	4.6641	1.58107
Work environment allows high job satisfaction and fulfillment	4.8321	1.58611
I feel full of energy and enthusiasm at work (Vigor)	2.8282	1.54035
I am proud of my work and motivated to give my best (Dedication)	3.1260	1.48407
I am fully absorbed in my work (Absorption)	2.8893	1.51087
I am passionate and committed to achieving excellent results (Dedication/Vigor)	2.8664	1.47823
I can concentrate fully and remain focused during work hours (Absorption)	2.9198	1.57241

The results show that the career development is positively perceived, the mean score is above 4.00 which denotes that the employees believe that the organization supports career growth, long-term planning, and skill development. The moderate mean scores (2.93328) in the performance appraisal practices show neutrality in the perception of fairness, feedback, and developmental alignment and there is room to improve. The most significant HRD dimension is training effectiveness, which scores high mean scores (4.855.27), which has shown that training programs are considered relevant, applicable and performance-enhancing. Impression of rewards and recognition are moderate (mean = 3.00), which implies that there is little motivation influence and inconsistencies in recognition practices. The well-being of employees is perceived positively, with the mean values standing over 4.60, which indicated that the organization supports the needs of employees, including physical, emotional, and work-life balance. Conversely, the dimensions of employee engagement (vigor, dedication, and absorption) have relatively lower mean scores (2.823.13), which implies moderate rates of employee engagement and makes it important to reinforce HRD interventions by implementing an additional actionable measure to increase energies, involvement, and commitment of employees.

Significance and Sampling adequacy

The Kaiser Meyer Olkin (KMO) of 0.744 is a good value of sampling adequacy that demonstrates that the variables used have enough common variance and that the sample can be subjected to factor analysis. The Test of Sphericity is significant (2426.009df=153, $p < 0.001$), and it proves that the correlation matrix is not an identity one and there are significant relationships between the variables. Therefore, the data can be used in the factor analysis, and the factors that are extracted are likely to be reliable and valid

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.744
Bartlett's Test of Sphericity	Approx. Chi-Square	2426.009
	df	153
	Sig.	.000

Table 4:Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.944	21.909	21.909	3.944	21.909	21.909	2.900	16.111	16.111
2	2.824	15.689	37.598	2.824	15.689	37.598	2.814	15.631	31.742
3	2.515	13.973	51.571	2.515	13.973	51.571	2.638	14.653	46.395
4	1.983	11.019	62.591	1.983	11.019	62.591	2.591	14.394	60.789
5	1.796	9.977	72.568	1.796	9.977	72.568	2.120	11.778	72.568
6	.691	3.840	76.407						
7	.606	3.366	79.773						
8	.597	3.316	83.089						
9	.489	2.717	85.805						

10	.449	2.492	88.297					
11	.392	2.175	90.472					
12	.375	2.083	92.556					
13	.319	1.770	94.325					
14	.281	1.564	95.889					
15	.253	1.403	97.292					
16	.199	1.104	98.396					
17	.176	.980	99.376					
18	.112	.624	100.000					

Extraction Method: Principal Component Analysis.

The Principal Component Analysis results showed that five components with eigenvalues exceeding one were obtained conforming to the Kaiser criterion. The five factors explain 72.57 percent of the total variance, which is a strong and sufficient factor solution. The former has 21.91 that is its first component, the second component is 15.69, third is 13.97, fourth is 11.02, and fifth is 9.98. Varimax rotation results in a higher proportion of variance being allocated among the five components with each variable contributing significantly to the explained variance with the same cumulative variance of 72.57. Elements with eigenvalues that are less than one and thus add little value to variance were not retained. All in all, the findings indicate that the five-factor structure that was extracted is indeed indicative of the latent dimensions of the information and can be used in the further analysis

2. Factor Analysis (Varimax Rotation).

Table 5: Factor analysis with varimax rotation and reliability tests

Factor name (factor mean)	Issues	Factor loading	Eigenvalue	Variance (%)	Cumulative variance (%)	Cronbach's α
Factor 1: Employee well-being	I feel physically and mentally healthy at my workplace.	0.799	3.94	21.91	21.91	0.858
	My organization provides adequate support for my overall well-being, including work-life balance.	0.846				
	I feel emotionally supported and valued by my organization.	0.826				
	My work environment allows me to maintain a high level of job satisfaction and personal fulfillment.	0.812				
Factor 2: Training effectiveness	The training programs provided by my organization are relevant and useful for my job responsibilities.	0.821	2.82	15.69	37.60	0.857
	I am able to apply the knowledge and skills learned in training to my day-to-day work.	0.870				

	The training programs enhance my performance and productivity at work.	0.826				
	I perceive that the training I receive improves my professional growth and career prospects.	0.771				
Factor 3: Rewards and recognition	The organization fairly rewards employees for their performance and contributions.	0.942	2.52	13.97	51.57	0.928
	Outstanding work and achievements are recognized and appreciated in a timely manner.	0.947				
	Rewards and recognition motivate me to perform better and stay committed to the organization.	0.912				
Factor 4: Performance appraisal system	The performance appraisal system clearly aligns individual objectives with organizational goals.	0.803	1.98	11.02	62.59	0.811
	I receive useful and constructive feedback during performance appraisals.	0.839				
	The performance appraisal process is fair, unbiased, and transparent.	0.790				
	Performance appraisal helps identify areas for training, development, and career growth.	0.747				
Factor 5: Career development	My organization provides adequate opportunities and support for my career growth and progression.	0.863	1.80	9.98	72.57	0.785
	I am encouraged to plan and pursue my long-term career	0.834				

	goals within the organization.					
	Career development initiatives enhance my skills and professional advancement.	0.804				

Exploratory data mining of the HRD practices showed five factors, which validated the multidimensionality of HRD practices. These have been identified as Employee Well-being, Training Effectiveness, Rewards and Recognition, Performance Appraisal System, and Career Development. Every factor loading is above the desirable range of 0.70, which reflects high item -factor correlations. The total variance that the five factors can explain is 72.57 which is deemed to be large and goes a long way to indicate that the factors extracted are sufficient to capture the data structure that was used to extract them. The eigenvalues of all the factors are positive and it is high than 1 indicating that all should be retained in the model.

.Reliability Analysis(Chronbachs Alpha) The analysis of reliability indicates that each of the constructs has high internal consistency. The alpha values of Chronbachs lie within the range of 0.785 to 0.928, which is higher than the recommended alpha of 0.70. The reliability of employee well-being (0.858) and training effectiveness (0.857) is good, whereas rewards and recognition is remarkably high (0.928). All these findings support the idea that the measurement scales applied to the study are valid and can be used to conduct additional statistical analysis. example . 4. Interpretation Multiple Regression Model Multiple regression model interprets the regression at one time based on various factors including calls made, total call count, and the count of cells called among others.

Multiple Regression Model:..

Table 6:Model Summary

Model	R	R ²	Adjusted R ²	Std. Error	F Change	df (1,2)	Sig.	Durbin–Watson
1	0.827	0.684	0.678	2.803	111.014	5, 256	0.000	1.875

Table 7: Anova

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	4362.107	5	872.421	111.014	0.000
Residual	2011.824	256	7.859		
Total	6373.931	261			

The regression model indicates that the relationship between the HRD practices and employee engagement is high with R value of 0.827, which means that there is a high level of correlation. The value of R 2 at 0.684 indicates that the five HRD dimensions explain 68.4 percent of the variation in employee engagement. The fact that the adjusted R 2 was 0.678 also shows the strength of the model. The F-statistic (F = 111.014, p < 0.001) shows that the general regression model is statistically significant. The Durbin, Watson value is 1.875 which implies a lack of auto correlation hence the appropriateness of the regression model

5. Regression Coefficients :The HRD dimensions are positively and statistically significant in determining employee engagement. The most predictive factor is employee well-being (= 0.441, p < 0.001), which suggests that an increase in employee health, emotional support and work-life balance has very important effects on engagement. Training (= -0.399) and career development (= -0.375) also have a significant positive influence- skills improvement and career growth are highly valued. Rewards and recognition (= 0.316) and performance appraisal (= 0.299) are also contributor but to a relatively low degree. The values of VIF are equal to 1.000, which means that the predictors do not multicollinear with each other.

Table 8:Co efficient

Predictor	B	Std. Error	β	t	Sig.	VIF
Constant	12.086	0.173	—	69.786	0.000	—
Employee Well-being (Sirgy)	2.182	0.174	0.441	12.573	0.000	1.000

Training	1.973	0.174	0.399	11.371	0.000	1.000
Career Development	1.855	0.174	0.375	10.690	0.000	1.000
Rewards and Recognition	1.563	0.174	0.316	9.007	0.000	1.000
Performance Appraisal	1.475	0.174	0.299	8.502	0.000	1.000

The results give a conclusive evidence that HRD practices do play an important role in employee engagement within commercial banks. Employee well-being and training effectiveness are the most important among the HRD dimensions in the increase of the level of engagement followed by career development, rewards and recognition, and performance appraisal systems.

Suggestions and Conclusions

The research comes to the conclusion that human resource development practices play remarkable roles in employee engagement within banks of the North Kerala, both in the public and the private. It can be seen that the strongest perceived HRD dimensions are training effectiveness and employee well-being, though career development has positive results. But performance appraisal and rewards and recognition system are showing moderate performance and this is a point that needs improvement. According to such findings, banks ought to enhance clear and growth performance appraisal, equitable and timely reward and recognition practice, and career growth plans should be aligned to the long term expectation of employees. Further attention to well-being programs and ongoing training based on skills would help to increase vigor, commitment, and absorption of employees. These actions could assist the banking institutions to create a more motivated, engaged, and productive workforce

Future Research Direction

The current research can be expanded in future by trying to investigate a bigger and more diverse sample of various parts of Kerala or even other states to broaden the generalizability of the results. The longitudinal studies might be conducted in order to evaluate the contribution of HRD practices on employee engagement and to measure the changes through time. The future research can include more variables like the style of leadership, the culture of organization, job satisfaction, psychological empowerment, and work stress as moderators or mediators that can be placed between HRD and the engagement. Comparison of various sectors of service or between a public, private, and foreign bank may offer further information of sector-specific HRD practices. Mixed-method strategies, such as qualitative interviews or case-study, can also provide a deeper insight based on the lived experience of employees and situational variables that would affect the engagement

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