

ANALYSING THE CHALLENGES FOR EMPLOYEE PERFORMANCE
IMPROVEMENT – THE CASE OF COMMERCIAL BANKS IN PAKISTAN

Syed Muhammad Imran Jafri

MSC, Dip Education, FHEA

Supervised by Dr Arvind Upadhaya

This research was undertaken under the auspices of The London School of Commerce
Submitted in partial fulfilment for the award of the degree of Doctor of Business
Administration

University of Wales Trinity Saint David

2020

Acknowledgments

With a sense of profound gratitude, I sincerely thank all the institutions and individuals that have directly or indirectly supported and encouraged me during the completion of my research.

This research has been completed under the supervision of Dr Arvind Upadhaya, who tirelessly encouraged and motivated me to perform to the best of my ability. I express my sincere gratitude to him for the valuable advice, encouragement, and guidance I received throughout the completion of this thesis.

Similarly, I am extremely grateful to Prof Amare Desta for providing his valuable insights, encouragements, and networking opportunities during the entire research process. Student conferences organised by Dr Uma Mohan played significant roles in enhancing the criticality of my research. I am also thankful to Dr Tahir Saeed for his constant encouragements and advices; of Dr Arvind Upadhaya for his valuable guidance during the early phase of this research.

Finally, I thank my entire family – my parents for their devotion, my elder brother Mr Haris Jafri and my wife Miss Harem Shahid for providing me with the much-needed moral support, and my sisters for their encouragements.

Abstract

The present study intended to analyse challenges and performance outcome to implement them effectively for employee performance improvement by considering a strategic role of HRM in commercial banking sector of Pakistan. The study employed mixed research design and the data were collected from survey and interviews. The population of the study was based on managers and employees from the banking sector of Pakistan. It was analysed in the study that Human Resource Management is the most important function in any company or organisation to achieve success. The relationship between HRM practices and employees' performance is significant for banking institutions of Pakistan because employees are regarded as the most crucial strategic asset of any organisation as employees are the ones who can make their organisation successful. The study highlighted some important challenges faced by Pakistani banking sector, such as customer and employee loyalty is the major issue in Pakistani commercial banking industry. Employee dissatisfaction and lack of commitment, as well as low productivity, absenteeism, and turnover, are all examples. The research has found significant impact of HRM practices on coping with the challenges. It was recommended that management of the banks in Pakistan should ensure that employees must have knowledge about the appraisal system and its effects on employees. In addition, the decision-making process should be centralised. Certain important steps should be taken for the satisfaction of employees. Performance evaluation should be fair for all employees and there is no favouritism in the whole process.

Keywords: Human Resource Management (HRM), performance management, appraisal, challenges, training and development, recruitment and selection, and outplacement.

Publications Associated with This Thesis

1. Anam, W., Asharaf, I. and Asharaf, F., 2015. Perceived Performance Issues and Challenges of Employees in Banking Sector of Pakistan. *International Journal of Academic Research in Economics and Management Sciences*, 4(2).
2. Mahmood, F. Iqbal, N. and Sahu, S., 2014. The Impact of Human Resource Management Practices on Employee Performance in Banking Industry of Pakistan. *Euro-Asian Journal of Economics and Finance*, 2(1), pp. 86-99.
3. Ahmad, M. and Raza, Z., 2019. HRM Practices and its Impact on Employee Satisfaction in Commercial banks of Pakistan. *Human Resource Management*, 8(5).

DECLARATION SHEET

This work has not previously been accepted in substance for any degree and is not being concurrently submitted in candidature for any degree.

Signed . (student)

Date 05-10-2020

STATEMENT 1

This thesis is the result of my own investigations, except where otherwise stated. Where correction services have been used the extent and nature of the correction is clearly marked in a footnote(s). Other sources are acknowledged by footnotes giving explicit references. A bibliography is appended.

Signed . (student)

Date 05-10-2020

STATEMENT 2

I hereby give consent for my thesis, if accepted, to be available for photocopying and for inter-library loan, and for the title and summary to be made available to outside organisations.

Signed . (student)

Date 05-10-2020

STATEMENT 3

I hereby give consent for my thesis, if accepted, to be available for deposit in the University's digital repository.

Signed . (student)

Date 05-10-2020

Table of Contents

CHAPTER 1: INTRODUCTION	13
1.1 Overview	13
1.2 Background	13
1.2.1 Comprehending SHRM	14
1.2.2 Background of SHRM	15
1.2.3 Importance of SHRM.....	15
1.2.4 Role of HRM.....	16
1.2.5 Objective of organisation with regards to SHRM	17
1.2.6 History of Pakistan Banking Sector	17
1.2.7 Services	19
1.2.8 Corporate banking.....	19
1.2.9 Role of ICT	20
1.2.10 Elaborating organisational environment	21
1.2.11 Organisational strategic management	22
1.2.12 Training and development	22
1.2.13 Remuneration of mechanism	24
1.2.14 Importance of reward at workplace	25
1.2.15 Performance appraisal.....	26
1.2.16 Problems in recruitment and selection.....	27
1.3 Challenges.....	30
1.3.1 Changing business environment	30
1.3.2 Issue of employee engagement	31
1.3.3 Issue of Retention	31
1.3.4 Inaccurate implementation of performance appraisal.....	32
1.4 Financial Sector of Pakistan.....	33
1.5 HRM Problems Faced by the Sector.....	34
1.5.1 Policies and planning issue	34
1.5.2 Advancement of technology	35
1.5.3 Lucrative jobs and large database management problem	35
1.5.4 Issue of retention and recruitment.....	35
1.5.5 Increased competition in the market	36
1.6 Problem Statement	37
1.7 Purpose of Study	38
1.8 Research Questions	40

1.9 Research Objectives.....	40
1.10 Hypotheses.....	41
1.11 Research Significance.....	43
1.12 Definitions of Important Terms	45
1.13 Structure of the Study	46
CHAPTER 2: LITERATURE REVIEW	48
2.1. Human Resource Management and Strategic HRM.....	48
2.2. HR Key Activities.....	48
2.2.1. Recruitment and Selection	48
2.2.2. Training Development, compensation and motivation.....	50
2.2.3. Performance Appraisal.....	59
2.2.4. Health and Safety	62
2.2.5. Rightsizing, Redundancy, and Outplacement	63
2.2.6 Monitoring	65
2.6. Role and Functions of HRM.....	65
2.6.1. Managerial Functions.....	66
2.6.2. Operative Functions	67
2.6.3. Advisory Functions.....	68
2.7. Strategic Trends and Implications for HRM.....	69
2.8. Strategic Role of HRM	71
2.9. Importance and role of HRM in the Banking Sector	74
2.10. Employee Performance Issues in the Commercial Banking Sector.....	76
2.11. Improving Strategic Linking of HRM	80
2.12 Impact of HR Practices on Motivation	82
2.13 Pakistani Banking Sector with regards to Individual HR Practices.....	84
2.14 Problems/issues Faced by the Pakistani banking sector with regards to individual HR practices	87
2.15 Theoretical Framework.....	92
2.15.1. Maslow's Theory of the Hierarchy of Needs	97
2.15.2. Alderfer's ERG Theory	98
2.15.3. McClelland's Achievement Motivation Theory.....	99
2.15.4. Herzberg's Motivation-Hygiene Theory	100
2.15.5. Reinforcement Theory	100
2.15.6. Adam's Equity Theory of Motivation	101
2.16.7. Locke's Goal-Setting Theory	101
2.16 Conceptual Framework.....	102
2.17 Gaps in Literature	103

2.18 Chapter Summary	106
CHAPTER 3: RESEARCH METHODOLOGY	107
3.1 Process of Conducting Literature Review	108
3.2 Research Philosophy	109
3.2.1 Choice of Research Philosophy	110
3.2.2 Implications of Alternative Research Philosophies	112
3.3 Research Approach	113
3.4 Research Design.....	114
3.5 Research Method	115
3.5.1 Research Method Choice	117
3.5.2 Implications of Alternative Research Methods	120
3.5.3 Time frame, Research Progress and Outcome Nature	122
3.6 Data Collection	123
3.6.1 Qualitative Method	126
3.3.2 Quantitative Survey	134
3.4 Data Analysis	141
3.4.1 Qualitative Analysis	141
3.4.2 Quantitative Analysis	143
3.5 Research Limitation and Constraints	144
3.5.1 Research Limitations	144
3.5.2 Research Constraints	146
3.5.3 Issues Related to Reliability and Validity	146
3.6 Ethical Considerations	148
CHAPTER 4: ANALYSIS	151
4.1. Findings from Case Studies	151
4.1.1. Findings from Case Study 1	151
4.1.2. Findings from Case Study 2	153
4.2. Findings from the Survey.....	154
4.2.1. Section 1	154
4.2.2.2. Age Group	161
4.2.2.3. Compensation.....	161
4.2.2.4. Challenges	162
4.2.3. Correlation Analysis	163
4.2.4. Regression Analysis	165
4.3 Findings from Interviews (Thematic Analysis)	168
4.3.1 Role of HR Functions in the Commercial Banking Sector of Pakistan.....	168

4.3.2 Major Challenges Faced by the Employees from Current HR Practices in the Commercial Banking Sector in Pakistan	176
4.3.3 Impact of Major HR Challenges on the Overall Performance Outcomes of the Employees in the Commercial Banking Sector of Pakistan	180
4.3.4 Effective HR policies for the Pakistani commercial banking sector to improve the overall performances.....	181
CHAPTER 5: DISCUSSION OF FINDINGS	185
5.1 Role of HR functions in the commercial banking sector of Pakistan	185
5.2 Major challenges faced by the employees from HR practices of commercial banking sector in Pakistan	189
5.3 Significant HR challenges and their impact on overall performance outcomes Pakistan's commercial banking sector	191
CHAPTER 6: CONCLUSION AND RECOMMENDATIONS	195
6.1 Summarised findings	195
6.1.1 Objective 1: To measure the role of HR functions in the commercial banking sector of Pakistan	195
6.1.2 Objective 2: To identify the major challenges faced by the employees from current HR practices in the commercial banking sector in Pakistan.....	195
6.1.3 Objective 3: To analyse the impact of major HR challenges on the overall performance outcomes of the employees in the commercial banking sector of Pakistan	196
6.1.4 Objective 4: To recommend effective HR policies for the Pakistani commercial banking sector to improve the overall performance of the employees and consequently the organisation performance.....	197
6.2 Conclusion	197
6.3 Recommendations to Minimise the Gap	206
6.4 Contributions	209
6.4.1 Contributions to Research.....	209
6.4.2 Contributions to Knowledge	211
6.4.3 Contributions to Theory	211
6.5 Supporting Existing Literature	212
6.6 Limitations	213
6.7 Future Research	214
Appendix A.....	263
Participant consent form	263
Appendix B	265
Information sheet for interview participants.....	265
Appendix C	267
Questionnaire	267
Section 1:	267

The following questions aims at knowing the different responses.267
Section 2:272
Appendix E274

Table of Tables

Table 1: Distribution of Interviews	102
Table 2: Mean and Standard Deviation of Variables	135
Table 3: Gender of Participants	141
Table 4: Age of Participants	142
Table 5: Compensation Range of Participants	143
Table 6: Challenges	143
Table 7: Correlation Analysis	144
Table 8: Results of R ²	146
Table 9: Impact of the Individual Variables of HRM Practices on employee	147

Table of Figures

Figure 1: A Matching Model of HRM	31
Figure 2: Harvard Framework of HRM	32
Figure 3: Guest's Model of HRM	34
Figure 4: Warwick Model of HRM	35
Figure 5: Research Model	65
Figure 6: Categories of Methodological Fit in Different Research Settings	89
Figure 7: Framework for the Selection of Research Methodology	90
Figure 8: An Overview of Banks' Total Budget	126

CHAPTER 1: INTRODUCTION

1.1 Overview

Human Resource Management (HRM) is one of the strategic approaches to the effective management of people within the company to gain a competitive advantage (Bratton and Gold, 2017). It is one of the essential parts of the company that helps in recruiting, hiring, deploying and managing the employees. The emphasis of HRM is on managing the employees and maintaining the culture and the environment of the organisation. In the banking sector, the significance of human resource management has grown diverse because the nature of the banking industry is mainly service-oriented though; this department is responsible for the search of new, talented and enthusiastic employees by placing them in the right departments of the bank (Bakator et al., 2019). In this regard, the strategic role of the human resource manager is to examine and determine how to identify and resolve workplace issues and integrate effective recruitment and selection processes (Khan, 2018). The practices of HRM help in connecting people within the organisation and managing people to attain better performance. In the banking sector, there is the significant importance of HRM that helps in handling the financial and economic risks by managing all the challenges within the given timeframe.

Based on the above context, this chapter begins with the background of the area of research and why it is important to conduct this investigation. Research problem will likewise be introduced in this chapter to explain the current condition of the area of research. Furthermore, the research objective, the significance of this study and research hypotheses will also be discussed in this chapter. It will also include definitions of key terms which will be used in this investigation.

1.2 Background

In this competitive and dynamic world, it has been made clear that the achievement and success of an institution are highly dependent on human resource, which is considered the greatest valuable and significant asset (Stanit, 2014; Flynn, Valentine and Meglich, 2021). In the study of Block (2016), it was stated that the employees are liable for executing the organisational mission and vision; it is a general belief that banking institutions rely

vigorously upon their employees' performance. Organisations can apply tools like performance appraisals or providing the most appropriate training to employees for effectively influencing the employees' performance (Wright, 2003; Yokoyama, Okada and Taniguchi, 2021). Such tools are known as HR practices. According to Guest and Conway (2011), HR practices are methods through which private human resources behaviour can manage or develop the leadership of the organisation. The major focus in the past researches regarding the effectiveness of human resource practices lies around how these HR practices affect the performance of an institution (Huselid, 1995; Ismail, Majid, Jibrin-Bida, and Joarder, 2021). However, these are the employees who execute the tasks and functions within an organisation, implying that employees' performance is crucial in generating organisational performance. Thus, institutions need to figure out exactly how employees observe and respond to human resource practices (Nishii, 2008).

1.2.1 Comprehending SHRM

SHRM (Strategic Human Resource Management) has been derived from two concepts which are strategy and HRM. According to Bailey et al. (2018), the strategy is concerned with the planning and execution of such plans and is stated as the procedure of determining objectives and matching available resources with the opportunities for attaining and maintaining a competitive position. However, Kramar (2014) stated that SHRM is a future-oriented process that is related to developing and implementing the programs of HR, which helps in solving the business issues and helps in contributing to the objectives of long-term business. A good strategy gives an attainable vision and mission for the future, to anticipate longer-term improvements and developments, to consider available choices and their possible outcomes and to choose a sound action plan (Armstrong, 2006).

Human resource management (HRM) is one of the major strategic approaches for the management of the most crucial resources of the organisation, i.e., people in the organisation (Armstrong, 2006). It is basically associated with the strategic management of the human resources in the organisation in order to increase the organisation's competitive advantage (Noe et al., 2016) as these management practices are related to the improvement of performance and contribution of the employees towards the assigned goals and objectives. It was identified in the study of Dessler (2007), that human resource management (HRM) is the process which is composed of planning a human resource, recruitment, work analysis, employees' selection, orientation, training and development, rewards and compensation, performance appraisal, and relationships with the workforce (Paukert, Guay and Kim, 2021).

According to Çalışkan (2010), human resource management is having a major role in supporting an organisation to accomplish its aims and objectives and, consequently, should be a crucial part of its strategies (Noe et al., 2016). Strategic HRM has risen as the most important research area in the course of the previous three decades (Zheng, 2013). Strategic HRM research emphasises on this contribution that human resource practices can improve employee performance, which ultimately will attain the competitive advantage and organisational performance (Collins, 2003; Mitchell et al., 2013). Human resource experts employ the term “strategic human resource management (SHRM)” extensively to indicate their conviction that effective human resource management works for the effectiveness of business (Jackson et al., 2014).

1.2.2 Background of SHRM

It was stated by Gannon (2012), the notion of SHRM emerged in the 1990s with a greater emphasis on cost-effective, integrative, and proactive techniques to HRM. The author further stated that it was affected due to the worldwide competition among different organisations and had gained its distinction because strategic HRM gave a medium by which organisations could enrich the competitive edge and raise managerial effectiveness and efficiency through improved employee performance in the institutions or organisations. However, Schuler(2007) identified that strategic human resource management has a concentration on various issues like the link between HRM practices and strategic goals and objectives of an organisation, the integration of HRM in strategic management of an organisation, the engagement of HR function in upper management, the delegation of powers to the line managers of the organisation and using a strategic method for recruitment and selection of employees, strategic rewards and compensation, strategic training and development, performance rewards, performance appraisal, welfare practices, personnel voice mechanism and HR adding strategic value to organisational performance (Dessler, 2013).

1.2.3 Importance of SHRM

Strategic HRM generally considers that the human resources of an organisation add strategic value to products and services and contributes to both organisational performance and employee performance (Waiganjo et al., 2012). Strategy emphasised the importance of determining long-term organisational goals and better resources allocation needed for achieving those objectives and goals (Armstrong, 2009). HRM refers to such policies,

procedures, and practices that affect the performance of employees as well as their behaviour and attitudes (Raymond, 2013). Strategic Human Resource Management (SHRM) can be characterised as the premeditated HR activities that empower an organisation or institution to attain its objective and goals (Armstrong and Brown, 2019), whereas Al-Qudah et al. (2020) stated that SHRM is applied by the organisations to relate HRM with the organisational strategic planning.

HRM has been a major focus area for scholars and researchers for the last two three decades, and it has evolved over time as the change in the business environment, technology, and the needs and expectations of the businesses have changed with growing global competition, causing a significant shift in these practices (DeCenzo et al., 2016). The change can be seen that in the early stage of HRM, employees were treated in harsh conditions and with minimum wages with poor working conditions by the employers (Helmreich et al., 1999). Furthermore, the role of government was related to just protecting the basic right of the employees with the introduction of some statutory regulations that increased the focus of the firms towards employee welfare and wages (Clauwaert and Schömann, 2012). Furthermore, the industrial revolution brought a huge change in HRM practices by increasing the demand for skilled and unskilled labour as well as making the firm more focused and concentrated on employee wages and welfare (DeCenzo et al., 2016).

1.2.4 Role of HRM

Conventionally the area of HRM emphasis personnel matters or issues, and with the swiftly evolving business conditions, HRM is presently concentrating on connecting individuals as a significant organisational asset with the organisational business strategy (Ulrich, 2005). According to McGrath (2013), every business must make some strategic decisions in order to compete successfully, overcome its weaknesses, capitalise on opportunities presented by its changing environment. However, in recent days, every organisation has been confronted with a plethora of conflicting issues, which must be managed strategically by organisations to perform effectively in this era of uncertain economic conditions (Ney, 2012).

In the current era, the focus of the firms is on improving the relationship with the employees and increasing their engagement with the firm as they have evolved into a strategic resource, which contributes to facilitate competitive advantage (Wright and McMahan, 1992). It is allowing the firms to develop strategic HRM practices, which are related to the practices and the activities, which are taken in the way, in order to benefit the

organisation and the employees, both can be achieved (Schuler and Jackson, 2008). The increasing impact of globalisation and technological evolution increases the importance of employees in the organisation as they bring a distinctiveness in the organisational practices by bringing their knowledge and skill level, which benefits in terms of innovation and creativity in the strategies of the firm and to contribute in accomplishing strategic objectives of the firms (Lengnick-Hall et al., 2011). The organisations must continuously enhance their performance through improving productivity and quality, innovative products and processes and reducing cost (Becker, 1996). Considering this, Galpin et al., (2015) determined that the HRM practices are becoming important for the firms in the present time as they also lead to contribute to the strategic success of the firms. It evolved the strategic role of HRM as the firms are considering the integration of organisational strategies and HRM practices. It enables them to bring the required skills and knowledge as per the organisational strategic goals and to improve the performance of the employees to achieve strategic goals of the firm while also meeting their own needs (Martocchio, 2011). However, difference in the organisational needs, changing business environments, the differences in the skills and knowledge of the employees and the impact of demographics on the performance level of the employees are some of the major factors that create issues to achieve the desired results from the strategic role of HRM (Briscoe et al., 2012).

1.2.5 Objective of organisation with regards to SHRM

The major objective of the firms with the adoption of strategic HRM is related to improve the performance of the employees and also their efforts and contribution for the accomplishment of organisational goals (McEvoy, 2012). Although it is directly related to mutual completion of employees, it is also associated with their own interests and goals, which cause them to play a strategic role for the organisation also. The major strategic role of HRM is to mitigate the issues and problems faced by the employees and to make them loyal while motivating them to perform their roles and responsibilities to the best of their abilities.

1.2.6 History of Pakistan Banking Sector

The history of Pakistan's banking industry is very old as the history of Pakistan itself. Pakistan had only one bank at the time of its independence, Habib Bank Limited, which was founded in Bombay in 1941 (Ali, 2011). State Bank of Pakistan (SBP), which is the central bank of Pakistan, was built up by the Pakistani Government on July 01, 1948. The first-ever government-owned bank was established, named NBP (National Bank of Pakistan), in 1949

(Ali, 2011). Following that, several new banking and other financial institutions were established and became important members of the financial industry, albeit at a much slower rate (Ramiz, 2010).

Pakistan's banking industry has experienced three stages; named pre-nationalisation, nationalisation and post nationalisation (Sana, 2013). In the pre-nationalisation stage, Pakistan had just owned HBL. The subcontinent was divided into two autonomous countries named India (Hindu-majority) and Pakistan (Muslims- majority) in August 1947 (Hussain et al., 2020). The Reserve Bank of India was functioning as a central bank for India and Pakistan. It became necessary to build up the banking sector of Pakistan because the Reserve Bank of India was not performing its functions properly, and it was critical to establish Pakistan's banking industry. The government of Pakistan established the State Bank of Pakistan as the central bank in 1949 (Zafar and Sulaiman, 2020). The government of Pakistan commenced and implemented the State Bank of Pakistan Act in 1956, followed by the Banking Companies Ordinance in 1962, in order to expand Pakistan's banking industry. The second stage began in 1974 (Zafar and Sulaiman, 2020).

Pakistan's government chose to nationalise the banking industry by combining all existing banks and developed just five banks. Privately owned commercial banks were not permitted to commence business operations throughout the nationalised period. The banking industry's performance was not satisfactory due to strict rules and regulations, as well as increased interference from the government and its authorities. Banking proficiency and productivity remained at an extremely low level, owing to low development and a decrease in investments and savings. The final stage, known as post nationalisation, started in 1990 when Pakistan's government privatised all banks. In order to encourage the private sector, the government of Pakistan relaxed policies that made it easier to establish private banks (Hussain et al., 2020).

In the beginning, Pakistan was not able to manage its economic and financial system because of the absence of a strong banking network, and eventually it turned into the world's most appealing banking industry (Ahmad, 2010). It is stated that financial and banking services are an essential component of the service industry, and the contribution of the banking industry in economic development is increasing over time (Mishkin, 2001). Nonetheless, the worldwide expansion and coordination of the banking industry have to cope with numerous challenges and problems in organisational structure, legislation and technological changes (Angur et al. 1999). According to Nishtar et al. (2013), the banking sector of Pakistan has undergone significant changes in the 61 years since its independence.

Initially, Pakistan's banking industry suffered from lack of resources and unpredictability as a result of the country's current socio-economic and political situations. Lack of professionals and skilled and trained HR had led to extremely low quality of services and products (Ahmad, 2010).

1.2.7 Services

Service is deemed as a basic need of the financial sector. As a customer service-oriented industry, commercial banks provide different products as well as services to their customers. Any bank can attain competitive advantage by providing better services to its clients (Frohlich, 1992). The services provided by banking institutions are focused on gaining competitive advantage through value creation and innovation. The banks perform different types of operations to carry out their banking business smoothly. Banking institutions are offering a variety of services to retain current customers and attract new customers as market competition increases and technology advances (Ahmad, 2010). Many people must be familiar with the term retail banking. Retail banking is concerned with providing financial services to individuals or the general public rather than businesses. Retail banking services includes; clearing accounts, savings accounts, providing mortgages, insurance and debit and credit cards etc.

1.2.8 Corporate banking

Corporate banking is another type of banking operation, and it is also known as business banking. Corporate banks work in the same way as retail banks but actually, their customer comprises of companies and organisations (Jizi et al., 2014). Different organisations need a wide range of banking services like collecting deposits, start-up loans, and making investments. Furthermore, digital banking enables its customers to manage their finances online with the help of computers, smartphones, tablets, and other devices. Customers are increasingly relying on digital banking. Another type of bank is investment banks, and these banks are NBFC (Non-Banking Financial Companies) which are governed and controlled by SECP (Securities and Exchange Commission of Pakistan). A non-banking financial institution is a member of the financial sector. Despite the fact that it lacks a banking licence, it offers all banking services (Iannotta, 2014). The investment banks do not have sufficient authority to accept deposits from the general public. On the other hand, all other operations of investment banks continue to be governed by banking regulations.

Yalcin et al., (2012) stated that the competition in the banking sector has different attributes as compared to other manufacturing and trading sectors. Currently, banks are not only competing on prices, which includes rates of interest and different products but also pay more attention to traditional transaction services, improving characteristics of several products, cost of workforce, and the number of bank branches (Kusumastuti, 2013; Widyastuti, 2013; Amin, 2015).

The banking sectors all over the world are experiencing various expeditious changes because of developments in technology (Nejat et al., 2015). Usage of ATM, advance statistical modelling for risk management and ALPM has changed how conventional banking activities were performed. Furthermore, it was stated by Abbas et al. (2014) that advancements in technology have modified the bank's requirements for employees to execute banking activities in a better way. Skilled resources having the knowledge to use the computer are in great demand and offer better compensation as compared to low paid subordinates and clerks (Farid, 2014).

1.2.9 Role of ICT

ICTs (Information and Communications Technologies) have modified the methods to carry out different business operations and satisfying the increasing demands of clients for many organisations (Wang et al., 2017). Today, one of the most important forces which rapidly change the business environment globally is technology. Modern technology helps develop new products, creating opportunities for the service market and establishing better information systems that are related to business and help in different processes like planning, organising, directing and controlling. The information and communication technologies play a most crucial role in the banking industry in order to increase customer base by improving quality and swiftness of response, reducing operational costs, increasing different opportunities for branding and marketing, facilitating service customisations and improving communication and relationships with customers (Garau, 2002). According to Gupta (2013), almost every bank, whether in developed or developing economies, offers internet and mobile banking services.

According to Garau (2002), HRM policies on different HR practices like proper training and development of existing and new employees, incentives, promotion, compensation system, selection system, performance appraisal system, employee participation, communication, involvement, work design, employment security and career planning system should be developed and executed by HRM expert by getting the support of

line managers or executives to attain and maintain the competitive position domestically and internationally. In the study of Ismail (2012), HRM plays an essential role to retain the organisational employees, the practices namely reward and compensations, training and development, job security, work environment and manager's support which helps organisations to retain its employees, reduce absenteeism and better work quality (Ismail, 2012).

1.2.10 Elaborating organisational environment

Organisational environment implies external and internal environmental factors impacting the process of decision making and activities of the organisation (Karl et al., 2010). Every organisation, regardless of the type, such as profit or non-profit organisation has its own environment. The environment of the organisation is invariably dynamic and constantly developing. Nowadays, environmental changes occur on a regular basis, and each change brings with it a slew of new challenges, necessitating increased vigilance on the part of institutional supervisors and managers in the face of internal and external environment changes (Jizi et al., 2014). The organisational environment comprises of its environmental factors - anything which influences its activities, whether positively or negatively.

There are two types of organisational environment as the internal environment and the external environment. The operations of an organisation are influenced by both internal as well as external environments. The internal organisational environment alludes to all those factors (such as technological resources, information resources, human resources, organisation's goodwill, financial means, and corporate culture) within an institution that has an ability to affect the institutional decisions, particularly the performance of HR (Karl et al., 2010). The external organisational environment consists of all those factors which are outside the organisation but can badly influence the organisational operations and activities. The external environment is further classified into two categories as microenvironment includes those factors which affect the activities of an organisation directly like customers, financiers, suppliers, public perceptions and marketing intermediaries and macro environment includes all those factors (such as socio-cultural, economic, political, technical, legal and environmental considerations) which is uncontrollable within the business but the success of any organisation relies on its adaptive ability (Ismail, 2012).

1.2.11 Organisational strategic management

The progressive developments in every area have made business institutions concentrate on strategic organisational management, especially concerning environmental changes and analysis of strategy, which creates the basis through which an association can achieve its objectives and goals based on the information given regarding the internal environment (strengths and weaknesses) and external environment (threats and opportunities) (Barringer, 2005). These internal and external factors have the ability to influence upper management on deciding the most suitable strategy option. The analysis of the internal environment implies a comprehensive examination of institutions to ascertain the performance levels, the areas which are the strengths of the organisation, the areas which are the weaknesses of the organisation, through the detailed examination of the existing circumstances, input components and actual organisational position, to recognise the real potential of the organisation and its capability to establish effective strategies which are helpful to take benefits from the core strengths and overcome the weaknesses (Sulieman, 2017).

The manpower is liable for the clients' satisfaction and for the quality of services and products which commercial banks offer (Debrah, 2006). A profound and comprehensive training program serves as a medium to strengthen the skills of employees and empower them to execute tasks in a better way (Ramiz, 2010). Improper and inadequate training may result in the failure of banking employees to improve their abilities and capabilities because they lack proper knowledge, skills and sufficient information for carrying out their respective tasks. Previous researches prove that employees' training and development ensures that commercial banks retain the majority of their workforce for a longer period (Khaled Adnan, 2014). Considering that HR is deemed as the intellectual property of any institution, employees are a very good source to attain a competitive edge (Debrah, 2006), and training of new and existing is one of the best tools which creates the intellectual property of organisation through developing the employees' skills and competencies.

1.2.12 Training and development

Proper and adequate training is required to improve the performance of the organisational employees as well as overall organisational performance (Ali, 2011). Providing employees with proper training and development will improve their abilities, expertise and knowledge (Karl et al., 2010). It also helps to increase job retention and to reduce the rate of attrition. Furthermore, training and development are an ongoing activity

preparing banking employees to execute every task successfully (Debrah, 2006). The author further stated that the results of training could also be viewed by the banks to improve culture and increase profitability.

Training and development must be a continuous activity because it plays a critical role in improving the efficiency, effectiveness and productivity of employees of commercial banks. Designing different and modern training programs incurs expenses presently though the benefits of such training programs accumulate as increased morale of employees, reduced supervision, enhanced efficiency and productivity and increased strengths of organisations for future (Imran, 2015). The best way to confront the high competition in local and international markets is to build up versatile and competent employees. Organisations must add value to be successful, and this is only possible with competent employees.

Organisations can train their employees by using two methods as on-the-job training and off-the-job training. On the job training is that method of training in which training is provided to organisational employees at the time of their job at their workplace (Iannotta, 2014). The main aim of this kind of training is to familiarise banking employees with their regular operating environment, such as knowing how to operate machinery, devices, standard operating procedures and materials, and so on. Off-the-job training is another method of training that is planned and arranged at a place that is a long way away from the original working conditions for a particular period. However, according to Ulrich and Smallwood (2012), the main aim of this type of training (site other than work area) is to provide an undisturbed working environment to organisational employees so they can just concentrate on learning.

Previously, many business owners did not invest in employee training due to the high cost, but current technological advancements have increased job opportunities, which have increased the demand for training and development in the workplace (Kraimer, 2011). Training and development is the most significant tool which enhances the competencies and skills of employees and serves as a remedy for poor performance. This is a fundamental technique for bridging the gap between the standard performance and actual performance of employees (Ravi, 2001).

It has become mandatory for every business entity to train its workforce constantly because of the present dynamic business environment and high competition and challenges internationally (Agbolade, 2014). The training sessions must be prepared strategically in order to cope with existing highly competitive market conditions. The expansion of any

business entity, establishing its competencies and improving its profitability can only be obtained by the execution of proper training (Cosh et al., 1998).

In the study of Achi and Sleilati (2016), it has been stated that young and enthusiastic banking employees consider training and development as the most significant motivational factor which makes banking employees stick with their respective jobs. Training and development of banking employee's servers as motivator and as a source of different ideas, which leads to innovation that protects the banking institution from future staff turnover. In addition it also encourages them to remain with the institution when employees of banking institutions receives proper training as per the requirements in accordance to the job and the organisation, the performance of workers and desire to work with particular institution increases, which ultimately leads to organisational success.

A comparative study has been conducted between slow growth and rapid growth firms, and the researcher of this study discovered that rapidly growing firms utilised training and development of HR to accomplish their objectives and goals (Barringer, 2005). Training and development of employees either at their initial level or middle level of their career always serve as the best tool to improve the employees' performance (Ansoff et al., 2018). Presently business acumen and up-to-date knowledge about rapidly evolving IT trends are some evident changes in banking and financial sector (Iannotta, 2014). As the jobs' complexity increases in banking institutions, the significance of training of banking employees has tremendously increased.

Organisations which do not provide training sessions to their new and existing employees are unable to attain and sustain competitive advantage (Shahzad et al., 2013). It is just because employees of those institutions are incompetent to enhance their efficiency and productivity. Moreover, Wu (2012) stated that, in short, training encourages them to embrace market opportunities and make employees competent to meet competition and rapid changes in technology.

1.2.13 Remuneration of mechanism

The remuneration mechanism plays a significant role in order to improve banking employees' performance (Bayuk and Altobello, 2019). The capability and competency of a banking employee could be enhanced if the bank provides various incentives to its employees. The management of an organisation expects its employees to follow all rules and regulations and to bring progressive change and improvement in order to add modern skills and expertise to their tasks. On the contrary, employees of a particular institution expect that

their institution provides them with a fair salary, safe and better working conditions (Stewart and Stanford, 2017). Compensation and reward systems have a significant influence on an institutional capability to hire, retain and encourage employees having great potential, which leads to high efficiency (Gungor, 2011). Compensation management indicates a compensation system wherein such workers who executed their tasks better are getting more salary, allowances etc., over those workers who perform ordinarily well receive a higher salary, allowances, and so on than workers who perform poorly.. This encourages top performers to put in extra effort and contributes to the development of a competitive environment within an institution (Delmestri, 2009).

1.2.14 Importance of reward at workplace

There are two types of rewards, namely; intrinsic rewards and extrinsic rewards. The first type of reward is known as intrinsic rewards, which are described as psychological or intangible rewards which the employees are getting after successfully completing a complex task (Waiganjo et al., 2012). On the other hand, extrinsic rewards are those rewards that may be monetary (incentives, commission or a bonus) or non-monetary (training badge, getting desired project and development opportunity) (Williamson, 2009).

A reward is more than just monetary benefits, which many institutions provide to their employees; rather, managers' attention and praise words are also considered a reward and have proven to be more beneficial than monetary benefits in certain circumstances (Iannotta, 2014). Any institution which considers its employees are the most valuable and important asset than plant, machine and building and that cares for their needs and provides them equal opportunities for their career growth, results in overall organisational profitability (Ansoff et al., 2018). Consequently, the institutional employees search out new approaches to enhance their performance.

A banking institution uses numerous approaches such as the reward approach, job design, and setting of goals approach to improve HR performance (Kraimer, 2011). Poor compensation and an inadequate reward system in an institution alleviate the motivation of banking employees and the performance of employees (Kurt, 2004). Health insurance, the balance between work and personal life, pension, fringe benefits plays a vital role to improve employees' performance.

Performance is described as the capability of employees to achieve their set targets and goals (Priya, 2014). Performance is a result of a person's actions. As a result, an individual's performance becomes a function of motivation and ability. Performance measurement (also

called performance appraisal, performance assessment or performance evaluation) continuously examines organisational employees' jobs relating to tasks achievements or failures. The creation and utilisation of different performance indicators and measures will improve the performance of employees. Some measures such as quantifiable attributes of different products and services, procedures and functions could be utilised by an institution to supervise and improve employees' performance. In the study of Iannotta (2014), performance appraisal is depicted as a very important management tool intended to support communications in an organisation, increases the quality of different tasks and encourages accountability of every individual.

1.2.15 Performance appraisal

Performance appraisal is a tool that is utilised to evaluate the effectiveness and efficiency of a staff member's performance by making a comparison between desired goals and actual outcomes (Kraimer, 2011). Even though performance appraisal is considered as the significant task which a manager can execute to evaluate the performance of employees but many managers accept that they face many problems and challenges in proper handling (Kurt, 2004). It is not always possible to accurately determine the performance of subordinates. The performance of employees is more related to the success of an organisation. It is the responsibility of organisational management to ascertain that an organisation performs efficiently and effectively. Managers must be able to assess and evaluate an organisation's and its employees' performance levels in order to achieve organisational goals and objectives (Kurt, 2004).

In numerous institutions, the performance appraisal system is utilised to determine reward deserving results by recognising such workers who should receive available merits like increase in salary, promotions and different bonuses (Saks, 2012). Performance appraisal results and findings are also used to identify poor performers who require counselling and guidance or, extreme cases, a salary reduction, demotions or dismissal (Chadbourne 1994). Performance appraisal has been viewed as a comprehensive process used for controlling an institution. It has now been considered as an organisational audit function with respect to the performance of employees individually, in groups and in whole divisions (Ney, 2012).

The fundamental purpose of a performance appraisal system is generally to examine the performance of employees, potential and determine needs for their training and development and career planning. Moreover, this appraisal system can be used to ascertain either an employee deserves to get a financial reward for his/her performance or not. When the

performances of employees are acknowledged by their managers and supervisors, organisational employees become happier and pleased (Waiganjo et al., 2012). This performance appraisal makes them more active and energetic in their tasks and responsibilities. Any institution that prioritises its human capital and recognises every small contribution made will always be able to compete with their business rivals (Saks, 2012).

Every employee must be assessed by his or her manager and the two must have a discussion regarding setting goals for the forthcoming assessment (Ney, 2012). The author further defined that this particular discussion must consider all points such as overall progress, issues encountered, long term career objectives, performance improvement prospects, particular action plans regarding job description, the interest of the employee to grow, to focus on the development of particular areas, periodic discussions, to examine performance standards and performance objectives and continuous feedback.

Performance appraisal critical for improving employees' attitudes and behaviours, motivating employees, communicating the organisation's goals and objectives, and encouraging positive relationships between organisational management and its employees (Ansoff et al., 2018). Performance appraisal gives an official, documented and regular examination of the performance of organisational employees, and different strategies for future growth. In a nutshell, appraisals are very important to enhance the performance of employees as well as the organisation.

In any institution, undoubtedly, the main process is recruitment and selection because the right staff always improves and maintains the performance of an organisation (Ney, 2012). The organisational selection system affects the ultimate business results, such as financial performance or productivity. Recruitment and selection are two different stages of the hiring process. Recruitment is all about searching proper candidates for vacant positions and encouraging them to apply for such posts, while selection comprises of a set of measures whereby the applicants are tested in order to select the greatest appropriate person for such vacant position (Zirra, 2017).

1.2.16 Problems in recruitment and selection

There are some challenges or problems faced by a banking institution regarding recruitment and selection of suitable candidates such as political pressure, favouritism and nepotism, corruption, patronage, instability, poor HRM planning, the delegation of powers to select suitable candidates, inadequate job description and many more (Gamage, 2014). By utilising the appropriate selection process (screening, different selection tests, checking

reference and background, conducting the interview, physical examination and job offer), an organisation can hire the right person having the required skills and abilities for a specific job.

The job description is a written document that is provided to employees in order to understand their roles, duties and tasks. A specific and clear job description is required, for the employees to perform well to accomplish their assigned tasks and duties (Çalışkan, 2010). Therefore, numerous institutions are working hard to ensure that employees' job descriptions must be effective with regard to productivity and accomplishing organisational objectives and goals. In this highly competitive world where there are so many changes in technology and the working environment, the job description must be adjusted according to these changes in order to increase employees' efficiency and effectiveness. According to Waiganjo et al. (2012), the HR department must create a job description as a good structure to avoid overlapping of responsibilities and duties as well as work repetition, which will help an institution to attain its objectives and goals.

The job description also explains the job activities to newly hired employees; it guides them about why they are hired and what tasks they must perform (Brännmark. and Holden, 2013). It is also used to cross-check the employees' actual activities and tasks with their duties mentioned in the job description, accuracy and correct job descriptions are helpful for job evaluation, reward and compensation structure and, a fair salary and wage structure.

The business environment of the 21st century is dynamic. Every organisation is under pressure because of stiff competition, so every institution must devise strategies that will help to attain a competitive position in the market. Participation of organisational employees is one of such strategies. Participation of employees comes in numerous forms and differs from one organisation to others (Brännmark. and Holden, 2013). There are some benefits of participation of organisational employees in making decisions as it helps to enhance employees' productivity and morale, provides a feeling of control and increases confidence (Chang, 1983), gives an opportunity to employees to use their intelligence to make better decisions for their institution (Noah, 2008), helps in reduction of cost as no need of any additional resources to supervise employees (Mishra, 1999) and it increases different opinions, ideas and perspectives (Kemelgor, 2002). The participation of employees in an organisation has an imperative role in the process of decision making (Brännmark. and Holden, 2013). It is a process that makes sure those employees having opportunities to improve organisational performance and to influence the management decisions (Armstrong, 2006).

Participation of employees increases an organisation's productivity in two different ways. Firstly, it enhances the efficiency of employees, and secondly, it strengthens organisation's ability to respond rapidly to the changing working environment (Brännmark and Holden, 2013). As a consequence, employee participation and involvement become the most vital HRM practices which improve the performance of organisational employees. Employee participation results in more innovative and efficient procedures and methods in a working atmosphere and reduces the communication gap between organisational employees and organisational managers and also across different work departments. Employee involvement and participation increase job satisfaction and decrease employee turnover (Lawler, 1990).

Career planning is planning related to the opportunities available to an organisational employee to get a promotion or higher position according to the needed abilities and requirements (Çalışkan, 2010). A well-performing career planning process urges organisational workers to accept more duties and responsibilities to develop their skills and abilities. Organisations can help their employees by giving them career planning workshops or tools through professional guidance or by utilising workbooks or by developing career resource departments to direct them to carry out their self-evaluation, examine and assess choices and preferences available to them according to their career, set objectives and goals for their growth and development and establish different action plans (Appelbaum, 2002).

Rapidly changes are continually being observed on a regular basis resulting in downsizing and restructuring procedures, acquisitions and mergers, advancements in technology and many other measures to deal with the ever-changing pressure of globalising economies (Ney, 2012). At the institutional level, these continuous changes have raised the prominence of dealing with employees at the job, and specifically, career planning of employees (Baruch 2004). Employees are a very important and valuable asset in today's organisations, and giving them a stable career over a longer period of time is simply a win-win situation for both employees and organisations (Ney, 2012).

A worthy career planning enables different institutions to maximise profits and provides other benefits from their human capital (Çalışkan, 2010). However, the author further stated that this maximisation of profits and benefits could only be attained by matching workers' experiences, goals and skills with the job vacancies available in the companies.

Due to the importance and the strategic role of HRM, the literature review has been conducted to analyse the major aspects of the research variables that are human resource

management, strategic human resource management and employee performance, along with identifying the relationship among these variables (Çalışkan, 2010). The research focuses on Pakistan's commercial banking sector, and the country's growing economic issues, as well as the public's lack of trust in banking, make it critical to examine the role of employees in restoring consumer trust in commercial banks and improving overall employee performance. A systematic literature review has been conducted for this purpose, with articles from 2010 and later being considered for review. However, some influential and key paper prior to this period are also included to develop a better understanding of the evolution of the strategic role of HRM and its impact on employee performance (Ney, 2012).

1.3 Challenges

Commercial banks of Pakistan are facing many issues and challenges to improve the employees' performance. Discontinuities and strategic challenges encountered by banking institutions in the 21st century. The strategic challenges include requiring a new kind of organisation, achieving and sustaining competitive advantage and requiring leadership for survival and worldwide marketing. The success of banking institutions depends upon establishing strategic flexibility such as developing dynamic key competencies, exercising prudent and strategic leadership, focusing and establishing human capital, efficiently and effectively utilising new information and communication technology and developing new organisational culture and structures (Hitt, 1998).

1.3.1 Changing business environment

The rapidly changing business environments across the globe have led to shaping the operations held in the business (Kotter, 2012). Human Resources are one of the most fundamental aspects of any organisation. The human resources in any organisation tend to play a key role in hiring, improving and enhancing the value of employees (Bin, 2015; Qureshi, 2015). The performance of employees is influenced by many elements, such as the culture of the firm and the level of employee engagement held within the firm. The banking sector among the global economies tends to have uncertainties (Qureshi, 2015). Human resource management among the Pakistani banking sector tends to face various challenges in regards to improving employee performance, commencing knowledge management practices and job satisfaction (Saleem et al., 2013). On the other hand, the challenges that Pakistan

banks face concern the implementation of training and development programs for the employees working in different departments (Sal and Raja, 2016).

1.3.2 Issue of employee engagement

One of the most vital issues that are faced by Pakistan's banking industry is related to employee engagement with regard to job satisfaction. The context of employee engagement is referred to as an approach of the human resources, where they make employees of all departments to be involved in teamwork, make employees committed to their jobs (Hanaysha, 2016). Similarly, the broader term of employee engagement tends to pertain to the concept of providing job satisfaction to workers in the firm. The HRM of banks in Pakistan are inclined to the issue of providing employees with job satisfaction since most of the culture in the banks is informal; hence the employee tends to be dissatisfied (Zehra, 2016). Most of the banks in Pakistan tend to face the issues associated with regards to sustaining the employees in the banks (Rizwan, Khan, Nadeem, and Abbas, 2016).

1.3.3 Issue of Retention

In addition to the above information, the reason that many workers in the banking sector of Pakistan tend to leave the workplace is due to the harsh behaviour of the manager or supervisors (Arshad, Masood, and Amin, 2013). The employees, who are satisfied leads to the reduction of costs of hiring, lower employee turnover rate. As a result, human resources must ensure that workers are satisfied with their jobs (Zehra, 2016). For any organisation to attain long-term success, the business needs to have its employees be sustained for achieving effectiveness and a high level of productivity (Amah and Ahiauzu 2013). The banks in Pakistan tend to face the issues of employees leaving and not staying with a bank for a longer period (Rashidi and Rahman, 2013).

Every bank's priority is to hire qualified, knowledgeable, skilled and experienced workers because it's a fact that employees are its most important asset (Khan, 2012). Firstly, the proper qualified and skilled staff is not available because of cultural or other interventional obstacles and secondly, if some skilled and qualified employees are hired but they left because they have better opportunities. As a result, the working tasks have to be performed by existing employees who are not qualified and trained for the particular tasks, which affect the overall performance. Therefore, selecting well-trained, skilful and qualified employees in this highly competitive industry or institution and retaining such employees are serious challenges for the HR department (Darlene, 2005). As mentioned earlier, Pakistani

commercial banks are facing a serious issue of retention of employees as the majority of employees are looking for a better opportunity in the market and whenever they find a more attractive job with a good salary package, better incentives, allowances and having opportunity to enhance their skills, then they will switch over to new job which increases the turnover rate.

1.3.4 Inaccurate implementation of performance appraisal

Commercial banks are incorrectly implementing performance appraisal systems to assess employee performance, whether or not organisational objectives are met by their employees. The implementation of an inaccurate performance appraisal system will not help banking institutions to improve their employees' performance because this inaccurate and improper system will not identify the strengths and weaknesses of employees. The majority of banking employees are dissatisfied with their working conditions, and as a result, they are unable to perform effectively. There are insufficient resources and lack of sitting space, but these conditions do not exist in every branch. Certain branches of a particular bank have great workplace conditions and sufficient resources for their employees so that conditions of working environment differ from one branch to the next, which has a negative impact on workers of bank's branch with a poor working environment (Anam, 2015).

It seems that higher management of Pakistan's commercial banks is pleased with the job and also with salary packages but on the other hand, the operational staffs is extremely dissatisfied with their salary packages, incentives and allowances provided to them. Lower management gets very fewer opportunities for their career development as they are doing a job from the beginning of their career and still working on that particular post. In today's competitive environment, everybody wants to develop his/her career and gets different incentives, allowances and promotions, but commercial banks in Pakistan are not providing proper training and better career opportunities to operational staff, which negatively affect their performance.

Commercial banks normally use different IT-based channels to provide their services. Therefore, they need advanced technology to provide frequent and continuous information regarding their banking and other services. Banks' information technology-based services include online banking, mobile banking and customer relationship management. Poor and obsolete technological aspects are a hindrance to the growth of banking institutions (Mohlala, 2012)

1.4 Financial Sector of Pakistan

The financial industry is very important for the prosperity and development of any country's economy (Ramiz, 2010). These days, a sustainable and prosperous economy is considered a sign of success. The financial sector is the part of the economy which is comprised of such institutions and firms that give financial facilities to retailers and investors (Stewart and Stanford, 2017). The financial sector includes a wide variety of industries which includes investment corporations, insurance companies, real estate enterprises, and banking institutions. The banking sector is a very crucial element of the financial industry for the effective administration of monetary assets all over the world (Ashfaq, 2010). The bank is a financial intermediary that accepts idle money from people and lends them to needy ones, and earns a profit.

Pakistan is now considered as the emerging economy in the banking sector, and to identify the financial sector reforms which are instituted in the programs for developing and other emerging countries (Shaikh, Glavee-Geo and Karjaluto, 2017). The current scenario of the financial sector there are 25 domestic, commercial banks, 20 foreign banks, ten development financial institutions, 16 investment banks, 32 leasing companies, 46 modaraba and 39 mutual funds. All these institutions have a collective investment which is PKR 94 billion or \$1.8 billion and also equal to the GDP rate, i.e., 2.8%. However, the state bank of India has a 28 per cent market share in the banking sector. The national bank of Pakistan has PKR 17 billion or \$326 million collective capital base (Sbp.org.pk, 2021). Moreover, Pakistan's bank assets percentage of GDP has increased, as shown in the graph below:

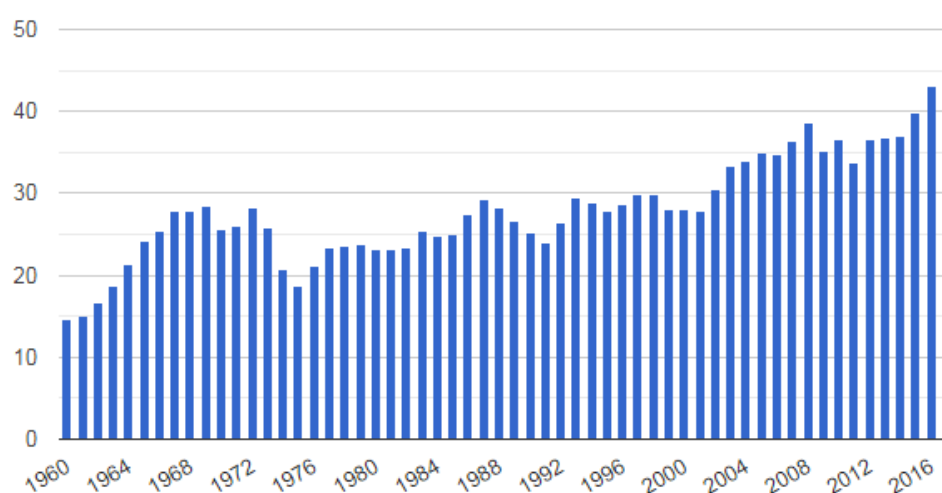


Figure 1: Pakistan: Bank assets to GDP

Source: (The Global Economy, 2021)

The banking sector paid a high rate of tax which is 20 per cent, as compared to the corporate sector, as they pay only 35 per cent sector (Bis.org, 2021). In Pakistan, banks have mainly served the needs of government agencies, financed the fiscal deficit, served a few large businesses, and engaged in trade financing. Agriculture and housing are two sectors that are at the heart of economic productivity and employment. In addition to that, there is a lending facility for small and medium businesses (Bis.org, 2021). According to the SBP, last year was a difficult year for Pakistan's financial sector, with growth slowing to 7.5 per cent and financial depth, as measured by the financial assets to GDP ratio, falling to 73 per cent from 74.5 per cent the year before. With increased volatility, the financial markets, particularly the forex and equity markets, have trended downwards (Thenews.com, 2021).

1.5 HRM Problems Faced by the Sector

In the past few decades, Pakistan is facing a drastic change in economic growth in a positive manner. Due to the increasing rate of economic growth, the responsibility of HR increases, and now HR needs to plan their strategies; therefore, the banking sector will be more productive. According to Haudi and Cahyono (2020), different organisations in Pakistan are working on HR policies and strategies. The issues of HRM that are faced by the Pakistani financial sector are numbered below:

1.5.1 Policies and planning issue

The policies and planning of HR are emerging topics to discuss these days. New sectors are entering the market, and the market's dynamics are changing. In support of the previously stated argument, Shaikh, Glavee-Geo and Karjaluo (2017) forecasted that the change in the demand and supply of HR policies increases. As a result, the employee's expectations of the organisation rise. On the contradictory, the research of Rahimi et al. (2016) argued that the inflexibility of stringent HR policies thereby makes it complicated for the companies to adopt the changes in the organisation. This also makes it difficult to update the system as per the changing demands of the business environment.

1.5.2 Advancement of technology

Now the main focus is on the problems which are facing the banking industry, which is associated with the new products of banking, players and acquisitions as the banking sector is already an established sector because its contribution to the economy is also high. After the advancement of technology, the technology is pushing more forward the sector into the dynamic market to start a new path. The adoption of technology by the banking sector of Pakistan is a fact, and it is expected that the banking sector will continue to evolve. As argued by Shukla (2014), the advancement of technology will enhance the problems of HRM. Such training and development, planning of careers, empowerment, and VRS are also considered as important elements to deal with as the variation are occurring in the environment. It has been further argued by Banerji (2013) that the technology generally modifies the way in which the department of HR contact their employees, analyse the performance of employees and store the files. Technology is one of the most prevalent factors which make the practices of HR more efficient.

1.5.3 Lucrative jobs and large database management problem

The HRM problems which are associated with the banking sector are many, but some of them are discussed here. Firstly, the jobs in the banking sector are lucrative for many of the candidates. Therefore, in the media advertisement for vacancies to attract candidates, there is a large database management problem that comes forward as the advertisements are facilitating the hiring agencies, who are taking up the job hiring for a huge number of vacancies (Mohlala, 2012).

1.5.4 Issue of retention and recruitment

Qureshi (2015) infers that the most difficult responsibility of HRM is to hire the right people for the organisation. As the productivity of retail banking and other services grows, so does, the burden on the HR managers. The HR managers of the bank are facing difficulty to have a grip on their employees because other banks are working upon providing attractive packages for employees. Furthermore, this is the reason for the increasing rate of competition in the job market. Rashidi and Rahman (2013) highlighted another problem for the HRM practice in the banking sector is the effective workforce, and it is a difficult and time-consuming job to find the right candidate for the organisation. The higher the position of

professional value, the more it is difficult to find a candidate who falls under the category of the position.

In the banking sector, there is a high rate of risk; even after doing the work carefully and sufficiently still, there is a great risk. Therefore, the issue which is faced by the financial institutions is the retention and recruiting process because the employees are not staying for a longer period. The relationship between compliance and disengagement is a notable issue. Therefore, the major concern was a gap between HR and enforcement, and those in the former need to be more aware of the company's risks. HR may assist in recognising enterprise-wide threats that might occur, which is another component of the changing world for those in that sector (fgib.com, 2021). HR managers in the banking sector have been found to have adverse attitudes, which negatively impacts employee retention (Kramar et al., 2013). One of the major constraints that are known to trigger employee discontent, as well as a high turnover rate, is insufficient to pay structure reviewing (Taylor, 2019). Bailey et al. (2018) refute the idea that old technical practices are major hindrance for the banking industry. The fact that older systems are inefficient at delivering the desired data progressions for employees remains a source of concern (Al-dalahmeh, Khalaf and Obeidat, 2018).

1.5.5 Increased competition in the market

All the employees who are working in the banks want to work in the department according to their interests, and this is a huge problem for the HRM because this may result in dissatisfaction with the job. As indicated by Haider, Rasli and Yusoff (2015), the increasing competition in the market aims to attract a skilled workforce for the organisation. Therefore, it is a big problem for HRM. As indicated by Shukla (2014), it is mentioned in the FICCI report that the banking sector, including public sector banks, private sector banks and foreign banks, are facing serious issues in hiring highly qualified candidates. The practices of HRM are facing a serious threat in the high staff cost overheads, higher rates of attrition, stealing of skilled staffs that are doing quality work (Dawn.com, 2021). For HRM, it is a formidable task to appoint responsible, skilled and expert employees. Moreover, in the banking sector, honesty is the first priority among the employees. Entry to other people's money raises some unique HR problems for the banking industry in tough economic times, with workers in varying degrees of financial stress. Competition for business among financial institutions is fierce, and employees' pressure to bring in new business and keep customers happy can be taxing (Career trend, 2021).

1.6 Problem Statement

Emotional advances of information and communication technology (ICT), changing blend and individual estimations of the workforce. However, the increase in the learning economy and growing worldwide challenges has made immense problems on connotations. It has been discovered that the Business Banks industry is a rising monetary division in Pakistan (Sarker, 2014). Qureshi (2015) has also highlighted other issues that are faced by the Pakistani Banking Industry is that most of the financial assets and deposits that the ownership of it is done by nationalised commercial banks that are suffered by the highly bureaucratic approach overstaffing or the unprofitable branches and further is the poor customer service. Besides, the other problems or challenges facing the Banking sectors are the increased high tax rates, which impact the profitability and attractiveness for new entrants. Furthermore, Husain (2021) demonstrated that there was another issue of banks and other undercapitalised, poorly managed institutions with a limited distribution network.

Other than that, Husain (2021) pointed out that the major issues that the Pakistani banking sector comes across include the poor quality of human resources along with weak internal controls and non-merit-based recruitments. In this regard, the HRM Banking sectors of Pakistan are facing problems for which it is affecting the performances of the employees. Moreover, the other issues related to it are the high administrative costs and undue interference of unions in decisions making process that impacts the overall performance of public sector financial institutions adversely.

The issues in the Banking Sector of Pakistan are in the recruitment process, selection process and in the training of staff that are actually performed by the human resource department. The problem is in the form of a selection of a competent person for a job is significant in any organisational goals' achievement purposes (Syed, Ji Zu Li, and Ziaullah, 2020). Though, it needs to examine the HRM for selecting the eligible and most appropriate person for attaining certain effective positions. It further helps in improving the employees and a comfortable working environment that helps in understanding the complexities of the organisation. The problem in the Banking Sector of Pakistan is in the structure of organisation and practices of HRM in an organisation that effect negatively on the performances and the employees of the organisation (Shahid, 2018). The other issue is in the form of different challenges and opportunities, which involves the HRM issues which need to be improved in the long run for a better and effective approach.

The most critical phase of any investigation is the clarification of the issue to be ascended to (Steckel, 1998). From the last few years, the focused research area is to investigate the influence of different HRM practices (training, compensation system, performance appraisal system, selection system, job definition etc.) on organisational performance and employees' performance improvement. Pakistan is labelled as an "under-researched country" (Aycan, 2000). A lot of research has been conducted concerning HRM practices in developed nations, but very little research is carried out in developing nations like Pakistan. Notable research was conducted in Pakistan a decade ago, but there is still a lot of research work that should have been done on the effect of different HRM practises on the employees' performance of commercial banks in Pakistan. The banking industry needs employees with competencies, special skills, positive attitudes and behaviours to achieve a competitive position.

Key issues highlighted in the banking industry in Pakistan:

As discussed at length earlier in this study, the key issues that has been highlighted in the banking industry of Pakistan by the Central Bank of Pakistan by the Governor, Source (Syed, Ji Zu Li, and Ziaullah, 2020). These are summarised below:

1. DFI's has failed to reach the targeted sectors and in attaining sustainability majorly due to the larger defaults.
2. Modernisation of payment system, arresting bad debts along with the continuous improvements in Corporate governance of banks/ DFI's
3. Occupational safety and health issues
4. Employees' development issues
5. Customer and employee loyalty is the major issue in the Pakistani commercial banking industry
6. Lack of commitment and dissatisfaction among employees.
7. Low productivity, absenteeism and turnover.

1.7 Purpose of Study

The research aims to examine the role of HRM in the commercial banking sector of Pakistan and to analyse the challenges and performance outcomes for the implementation of compatible employees for effective employee performance improvement. The major reason to focus on the performance of banking employees is that presently in Pakistan, the banking

sector is the biggest sector that recruits fresh graduates and trains them according to their jobs as the banking sector gives good compensation to its employees than any other sector. Pakistan is, no doubt, an Islamic state. In the past, because of religious concerns (an interest that is prohibited in Islam), the tendency of fresh graduates to join banking institutions was considerably low. But today, because of the rapid development of Islamic banking, numerous commercial banks of Pakistan have also starting to provide Islamic banking facilities and services, which have really motivated the new graduates to start jobs in the banking sector. All stakeholders are considered very important to a bank, but its customers are at the top.

Banking customers will be satisfied when they get the desired products and services from banking employees. This is only possible when banking employees are responsible, fully committed and working professionally. Banking employees must be committed and involved when banking institutions use HRM practices (reward and compensation, performance appraisal etc.). Today almost every bank in Pakistan is investing in HRM to gain and sustain a competitive position. Therefore, the focus of this research is on whether or not HRM practises improve the performance of commercial banking employees. The major purpose of this research is to investigate the relationship between different HRM practices and banking employees' performance and the findings of this study will be helpful for banking institutions to improve their employees' performance by considering such practices.

In this regard, the main purpose of researching this direction is to identify the major challenges that are faced by HR managers in the Public sectors in Pakistan with the environmental changes for competitiveness. The purpose is to identify the current changes that could affect the organisation in their growth, including the advancement and innovativeness in technologies, customer preferences, along the regulatory framework. These emerging issues are specific to each banking sector and must be addressed by HR managers in order for effective performance and a better environment to exist (Rahimi, Nadda, and Hamid, 2016). Whereas, particularly focusing on the Pakistani banking sector and their challenges include the major challenges in the IT sector that needs to be the priority focus of the Pakistani banking sectors. Furthermore, the banking sector is being impacted by rapid changes in management, culture, and environment (Shukla, 2014). Other than that, the other challenges would be the emerging industries, growth in Pakistan, fluctuation in the Pakistani economy. It has been observed that the IT companies associated with HR of banking sectors in Pakistan are emerging well and are keen to work on the performance management and consulting academia of the fresh graduates along with examining and analysing their

requirements so that the graduates are prepared for the industry when they enter the market (Balagam, and Fariduddin, 2008).

The main issue that is found in the Pakistani banking sector is that Development Finance Institutions has failed to reach the targeted sectors and in attaining sustainability majorly due to the larger defaults. The other issues that are affecting the Pakistani banking sector industry are the modernisation of the payment system, arresting bad debts, along with the continuous improvements in corporate governance of banks/ DFI's (Jamaluddin, 2013). In addition, there are difficulties in upgrading risk management systems. Nevertheless, the Human Resource managers are required to look into these issues and resolve them within a limited timeframe for attaining effective performances. HRM should include an emphasis on providing better resources, recent and innovative advanced technology to the employees for obtaining effective outcomes (Biswal and Campus, 2015). This purpose would help the banking sectors of Pakistan to take advantage of it in order to overcome these challenges so that in the future, these challenges would not affect the performance of the banking sectors. Besides, the purpose of undertaking this research is to direct the consumers towards Islamic banking as Pakistan is the Islamic Republic the transformation of banking sectors from conventional banking to Islamic banking would be a challenge (Gishkori and Ullah, 2013).

1.8 Research Questions

This study is carried out to increase the knowledge and understanding of the impact of HRM practices on the performance of banking employees. The main aim of the following research questions is to deeply understand the HRM practices and employee performance relationship irrespective of whether the relationship between HRM practices and employee performance is negative or positive.

- What is the major strategic role of HRM in the Pakistani commercial banking sector?
- What are the major challenges faced by Pakistani banks in their HR functions?
- What is the impact of major HR challenges on the overall performance outcomes of the employees in the commercial banking sector of Pakistan?

1.9 Research Objectives

As the researchers keep on highlighting the significance of HRM practices to employee performance of banking institutions, this research is just an effort to validate the HRM

practices and employee performance relationship empirically. The central claim of this investigation is that human resource management, as a set of practises, underpins organisational performance by providing opportunities and rewards that are likely to create and maintain a positive psychological state among banking employees, making them committed to responding with positive business-related behaviours such as employee engagement and retention.

The objectives of this research are to investigate the way for effective implementation of strategic HR practices in the commercial banking sector of Pakistan would be accomplished through the below research objectives:

- To measure the role of HR functions in the commercial banking sector of Pakistan
- To identify the major challenges faced by the employees from current HR practices in the commercial banking sector in Pakistan
- To analyse the impact of major HR challenges on the overall performance outcomes of the employees in the commercial banking sector of Pakistan.
- To recommend effective HR policies for the Pakistani commercial banking sector to improve the overall performance of the employees and consequently the organisation performance.

1.10 *Hypotheses*

As stated by Bhat (2013), an important element to enhance the capabilities of employees is known as training which reveals that in most organisations, training is required to assure that employees' productivity is increased for the achievement of organisational goals and objectives. Besides, Awan, Kiren and Scholar (2016) presented an examination of how training enhances employee performance in the banking sector. It was revealed that employee training is an effective HR function that refreshes their skills and improves their work attitude. The study by Bhat (2013) is focused on the exploration of training and development practices that are required to enhance the capacity and knowledge of employees at different levels. It was revealed in the findings of this study that in the banking sector, employees are trained by the top-level managers to provide knowledge regarding the risk management techniques based on their prior experiences.

From the above analysis, the mentioned hypothesis for the current research is deduced.

H₁: Training has a positive and significant impact on employees' performance in commercial banks of Pakistan.

As examined by Saeed et al. (2013), there are various determinants that influence good and poor employee performance at the workplace. It has been identified that such elements are essential for encompassing the personal organisation fit, individual personal problems, and supervisor behaviour and job description. These constructs create an influence on organisational justice, employee engagement, and self-efficacy. Furthermore, (2017) demonstrated that a key benefit of the job description in regards to the HRM functions is that it enhances employee productivity as well as plays an important role in the reduction of effects of overlapping responsibilities and role ambiguity at the workplace. In addition, employees are prevented from any misunderstanding due to job description through which their work can be affected. Therefore, the following hypotheses are formulated for the current research:

H₂ Job definition has a positive and significant impact on employees' performance in commercial banks of Pakistan.

In the research by Yadav (2020), it is highlighted that one of the most significant HRM practices is the performance appraisal system, as it yields basic choices necessary for human asset activities. It has been identified that performance evaluation is an efficient method as it indicates the potential turn of events and employee activity. The research presented that the most significant impact of the performance appraisal system in the banking industry is on employee commitment and engagement towards their work (Yadav, 2020). It was concluded that feedback from employees could be used to enhance the performance appraisal system to implement such rewards systems, which are beneficial for increasing employee motivation and loyalty (Yaseen, 2015). The research by Yaseen (2015) presented the importance of performance appraisal systems in the banking sector of Pakistan. The results showed that when strengths, weaknesses, training and development areas of employees are addressed for better performance, this creates a significant impact on employee performance.

The hypothesis related to the above examination is formulated as the following:

H₃: The performance appraisal system has a positive and significant impact on employees' performance in commercial banks of Pakistan.

According to Hameed, Ramzan and Zubair (2014), compensation is the benefit that is received by employees in the form of wages, pay and monetary rewards to enhance employee performance. It is known to be a segment that defines the transition between the owner and employees received on behalf of the service employee is providing to the employer. The

results of this research depicted that there is a significant and positive impact of the compensation system on employee performance in the banking sector of Punjab (Hameed, Ramzan and Zubair, 2014). A similar assessment was presented by analysing the relationship between employees' performance and reward system by analysing HBL, UBL, ABL and BOP banks of Pakistan. The results presented that the effect of intrinsic and extrinsic rewards is significant on employee performance (Ahmed and Shabbir, 2017). Therefore, the hypothesis below is made based on this analysis:

H4: The compensation system has a positive and significant impact on employees' performance in commercial banks of Pakistan.

As stated by Ifeoma, Mukhtaruddin and Prihanto (2019), the career development system is related to personal education as well as professional training based on the current organisational goals. It is an effective tool to assist employees through a series of stages that are required to face any challenge in the workplace. The results concluded the effectiveness of the career planning system on the employees of the banking sector and presented that it provides employees with a chance to improve their performance to achieve targeted positions and stay committed to the organisation (Navaid, 2015).

From the above analysis, the mentioned hypothesis for the current research is deduced.

H5: A career planning system has a positive and significant impact on employees' performance in commercial banks of Pakistan.

The study by Sewu et al. (2019) presented the impact of occupational health and safety on employee performance in the banks of Ghana. It was studied that health and safety needs are required to be addressed by the implementation of sound policies to boost employee productivity. Additionally, employees need to be trained regarding the possible risk of various types of work hazards to assure health and safety.

Based on the above analysis, the hypothesis below is formulated:

H6: Employee health and safety have a positive and significant impact on employees' performance in commercial banks of Pakistan.

1.11 Research Significance

Human Resource Management is the most important function in any company or organisation to achieve success. The relationship between HRM practices and employees' performance is significant for banking institutions of Pakistan because employees are regarded as the most crucial strategic asset of any organisation (Usman, 2010), and the

employees are the ones who can make their organisation successful. The current study will provide with useful information and knowledge about the significance of HRM practices for acquiring productivity and progressively involved employees or workers with improved performance. This research will also add worthy information to existing empirical literature about the relationship between HRM practices and the performance of banking employees in the evolving economy of Pakistan. Employees of any organisation could be a competitive advantage if the organisation gives more consideration and put resources into building up employees' aptitude and skills in the working environment. (Osoian, 2013).

The importance of this study is threefold, which can further contribute to literature and knowledge. Firstly, this study explores the relationship between human resource management practices and employee performance in the commercial banking sector of Pakistan. Secondly, this study gives meaningful knowledge about HRM practices and employees' performance for researchers and specialists to enhance the understanding of HRM practices challenges and problems at banking institutions in Pakistan. Thirdly, from the applicable point of view, this research gives more consideration to the fact that it is required to develop HRM practices that can help to improve the effectiveness and efficiency of banking institutions of Pakistan by resolving the problems and challenges effectively. The results and findings of this particular study will be helpful for the banking sector so banks can improve or amend their strategies and policies for HR practices.

The research will highlight the factors that are affecting the commercial banking sector along with identifying their impacts. Though, the other signs of significance that the report possess is by focusing on sharing the employee performance issues in the commercial sector that would help the organisations to get benefit from it and attain improve employee performance issues by taking effective and strategic steps to mediate the role.

This study is important for the human resource department that helps in improving the strategic linking of HRM. In this regard, this study will be helpful for the banking sectors in Pakistan and help them to improve their efficiencies and performance. The main focus of the study is towards accommodating the challenges efficiently that comes across the organisation for which it is essential to analyse the issues and the changing environment or trends that can affect the organisational strategies for which it is effective to help in enhancing the HR policies to improve their practices. This research will give employees a voice to express their opinions, feelings and difficulties at different positions, providing insights and a deeper understanding about traits of management and their issues. Also, this study investigates the strategic role of HRM in commercial banks of Pakistan. Moreover, the research made some

recommendations for organisations about how they should support employees to reach their potential and become effective leaders, which bring huge advantages for the organisations for now and future.

1.12 Definitions of Important Terms

In this study, employees' performance of banking institutions is deemed as the dependent construct HRM practices (selection system, job definition, training, career planning system, compensation system, employee participation and performance appraisal system) as independent constructs. Definition of every important term which is utilised in this research study is provided below:

- i. HRM consists of all those systems, policies, and practices which influence the attitude, behaviour, and performance of employees (Noe, 2007).
- ii. A strategy is characterised as the scope and direction of any institution over a longer period of time: most preferably which matches the organisation's available resources with its rapidly changing environment to satisfy the expectations and hopes of all interested parties. (Johnson and Scholes, 1993).

Strategic Human Resource Management (SHRM) is associated with the formulation and implementation of several internally coherent policies and different practices to ascertain that an organisation's human capital helps to achieve its objectives and goals (Mello, 2002).

- iii. The bank is defined as a financial institution that accepts money in savings, fixed deposits or current accounts; a collection of cheques as customer's deposits and pays a particular amount of money to depositors from their account via cheques (Paget, 2002).
- iv. HRM practices are defined as a set of different practices which are utilised by an institution to manage its human capital by facilitating them for the establishment of competencies that are specifically related to that particular organisation, create sophisticated social relationships and develop knowledge regarding the organisation to attain and sustain competitive position (Minbaeva, 2005).
- v. Training is characterised as the abilities and activities which are designed to enhance organisational performance as well as performance of organisational employees and helps an institution to achieve its mission and goals (ChiaburuandTeklab, 2005).

- vi. Employee development is defined as any kind of activity that intends to help organisational employees, particularly young ones, in order to originate their new experiences in the present job so they can get a promotion at managerial positions in future (Dysvik, 2007).
- vii. Performance appraisal is defined as the procedure of determining, observing, assessing and establishing employees' performance in an organisation (Carrol and Scheider, 1982).
- viii. Rewards and compensation are described as rewards that consist of both monetary as well as non-monetary benefits like car facility and house rent against recruited services of workers. Compensation comprises expenses like profit sharing, overtime and bonuses (Wright, 2003)
- ix. Recruitment is described as the process of searching and attracting appropriately qualified job candidates so that the organisation is capable of filling vacant posts effectively (Armstrong, 2006).
- x. The selection system is defined as the process of selecting the most suitable individuals from a large number of applicants for a specific post in an institution (Mondy, 2010)
- xi. Job definition or job description is characterised as a written document which states all responsibilities, duties, roles, tasks, required qualifications in terms of experience and hierarchical structure of a specific job (Brannick, 2007).
- xii. Employee participation can be described as the various structures and processes which empower and encourage organisational employees to influence, directly or indirectly, the decision making and their contribution to different activities of the organisation (Gonzales, 2009).
- xiii. Career planning can be defined as a deliberate process by which organisational employees know about their personal interests, skills, motivations, knowledge and other different characteristics; obtains information regarding different choices and opportunities; determines career-related objectives and goals; and develops action plans in order to achieve particular objectives and goals (Dessler, 2008).

1.13 Structure of the Study

This specific study intends to examine the impact of HR practices (selection system, compensation system, career planning system, training, job definition, and performance appraisal system) on employees' performance of commercial banks of Pakistan. This thesis consists of five chapters. Chapter one presents the background of the research problem, research questions and objectives, important to carry out this study and hypotheses. Chapter

two comprises of literature review of commercial banks and human resource management. In addition, factors impacting the performance of employees of banks, functions and strategic role of human resource management are incorporated in this section. Chapter three of this research comprises of research methodology which is used to carry out this particular study. This chapter is going to discuss research approaches, research methods, target population, sample techniques and sample size. Chapter four focuses on data analysis of data collected with the help of questionnaires and provides the findings of this research. Chapter five is going to wind up this research by discussing results as well as its contribution and theoretical and practical implications for commercial banks of Pakistan and for future examinations and researches. In addition, there will be recommendations as well in the last chapter as the whole research work will be summarised, and few recommendations will be enlisted so that the performance of employees of Pakistan's banks can be improved and challenges they are facing can be resolved.

CHAPTER 2: LITERATURE REVIEW

2.1. Human Resource Management and Strategic HRM

In general, HRM is a critical aspect of the organisation, which is directly linked with the strategic growth of the firms as it is termed as the management of the people within the organisation in such a way so that their efforts and contribution for developing competitive advantage for the firm can be enhanced (Noe et al, 2016; Armstrong, 2006). While, Cascio (2015) and Bratton and Gold (2017) discussed that HRM includes the management of various activities in the organisation related to people management such as recruitment, selection, training, compensation, motivation, appraisal and also the relationship development with the employees. It depicts a wider aspect of HRM in the organisation, which enable the firms to improve the competency of human resources in the organisation as per the organisational goals and objectives.

2.2. HR Key Activities

There are many major human resource tools which are considerably impacting the performance of employees of all sorts of organisations including banking firms which are discussed in detail as:

2.2.1. Recruitment and Selection

Recruitment is the phenomenon of engaging a good workforce in a timely manner having relevant qualifications and abilities pursue after corporate opportunities in an organisation. HR recruiters make sure that the qualified and experienced candidates are available in order to meet the requirements of the vacant job. Inadequate recruitment avoids every chance to select an effective and proper candidate (Piotrowski, 2006). Recruitment and selection are completely different terms. Recruitment is described as an organisational process to appeal to candidates for a vacant job in an organisation (Herschberga, 2018). Recruitment is a procedure to create a greater number of competent candidates to give an application for a job in an organisation (Ofori and Aryeetey, 2011; Flynn, Valentine and Meglich, 2021). On the contrary, the selection system is described as a system where management takes the decision on the basis of competency and proficiency of a candidate

needed to attain organisational objectives and goals (Rothwell, 2010; Yokoyama, Okada and Taniguchi, 2021). Selection is also described as a procedure of selecting the best capable and competent candidate or candidates from a lot of applicants. The purpose of this selection system is to select the right person fulfilling all merits for a job (Marquis and Huston, 2009; Ismail et al., 2021). The cost of bad recruitment and selection could be significant (Stronge, Richard and Catano, 2008). The managers must be able to select an appropriate person for a job because of the highly competitiveness of job markets. This is why poor employee-selection decisions have a long-term negative impact on a company (Paukert, Guay and Kim, 2021). Thus, recruitment and selection of employees should be carried out correctly and adequately otherwise it becomes the reason for the high rate of workforce turnover, more absenteeism, increases organisational expenses for training, increases errors and decreases the level of productivity.

When the banking sector makes a decision to recruit from inside, then different methods are used such as the post regarding a job on public boards to notify all existing workforce and allow a fair and open competition; providing a job to the selective employee after secretly reviewing of his previous records; and lastly, communicating to different unions and organisational employees regarding the job vacancies. Then unions and workforce will inform their relatives, friends and colleagues regarding such vacancies. Such methods of recruiting an employee in an organisation will work admirably for filling low-paying positions (Zhao, 2011). The recruitment process however varies according to the development criteria of different countries. Although in both developed as well as developing countries, banking organisations are known to recruit employees in either of these two ways called internal recruitment and external recruitment. In the banking sector of developing countries, the use of internal recruitment is not encouraged. For instance, Eva (2018) stated that Basic Bank in Bangladesh, which is a significant public sector, discourages the use of referral systems for restricting the internal recruitment process. This allows the banks to hire new resources externally which allow the utilisation of most competent individual for the job. In contrast, developing countries such as in India, the banking sector is appears to prefer the internal recruitment (Roy and Vishwanathan, 2018). This is to ensure that the significant position is occupied by experienced employees who have significant knowledge of organisational objectives.

Several researches claimed that regardless of how much banks try to design its HR needs and requirements to consider its internal sources of recruitment it is still important to acquire new talents and skills in the institution via external sources of recruitment such as

advertisements in both print and electronic media, e-recruitment, employment agencies, labour offices, employee referrals and educational and training establishments. These allow the banks in Pakistan to ensure attracting of competent employees for finding highly skilled individuals. Similar to the banking sector in other developing countries, the banks in Pakistan is also extensively focused on externally sourced recruitment (Afroje, 2020). For this, customary job opportunity advertisement spreads the work requirements of a firm to the concerned pool of people through various types of media such as TV, papers, business magazines, radio networks, and billboards. The previous enrolment of these banks in various media mediums suggests the best strategy for categorical types of jobs, though it has no significant impact on the recruitment process. However, people in Pakistan tend to develop their decision to change jobs relying upon the commercials; advanced advertisements prepare minds, create interest, and enable them to search for additional information related to the firm and the ongoing openings the company has advertised which allows employees to be more interested towards the job. A traditional sort of promotion for recruitment in Pakistan is LinkedIn, as per in the identification in Ikram, Su, Fiaz and Khadim (2017) it provides huge reach at a normally cost-effective tariff. This provides these banks the ability to work in an efficient manner due to the use of competent employees. Additionally, the human resource providers are generally famous for employing proficient professionals as they give vital HR services by connecting skilful applicants in Pakistan and official current openings together. State enrolment providers are continuously connected with people having significant, capable, and legislative jobs. Moreover, executive hunt firms are hired by specific employers to search specialists and higher-level officials with exceptional expertise when various other methods are inadequate and unproductive.

In the selection process, different methods are utilised in order to get essential information regarding a candidate in Pakistan, which could be matched with job description and specification.

2.2.2. Training Development, compensation and motivation

Expertise is a psychological procedure under which the exquisite accomplishment of a specialist and the social powers that defines the position of a specialist. In addition, an expert is an individual who possesses extraordinary competencies in a specific domain by means of rigorous practice and in-depth knowledge (Gottert et al., 2021). The term 'expertise' is normally utilised for profoundly experienced experts such as architects, researchers, clinical specialists, instructors, bookkeepers, and athletes and so forth. Specialists' conduct ordinarily

seems so easy and common that regularly it is named as extraordinary or novel ability, however, information and practising sessions are its mandatory elements (Prasetyo and Arafat, 2021). The sincere attempts and commitment for accomplishing this most elevated level of accomplishment are generally limited. Ericsson and Lehman (1996) proposed that the accompanying points regarding expertise are that the achievement can not be anticipated based on fundamental generic abilities and characteristics in a precise work area. It is further expanded that exquisite efficiency of the specialists is quite related to field just and it is not beyond that particular field and the conflict among specialists and less trained experts is because of characteristics they possess as they underwent wider training (Windasari and Yahyal, 2021). Simon and Chase (1976) intended a hypothesis that specialists having wider practical knowledge and expertise gets and memorise tricky patterns and employ these patterns to save information regarding the activities which are required to be performed as per the conditions. As indicated by these experts' hypothesis, specialists' efficiency is estimated because of abilities procured by progressive enhancements in productivity having broad practical skills (Liu et al., 2021).

Khan et al. (2019) stated that in a few banks in Pakistan, cannot provide their employees with needed training for maintenance of their motivation level. Due to this employee cannot perform the given tasks for the development of positive outcomes such as the provision of high quality of customer care and clarity of all processes and services of banks. Moreover, finding of the study conducted by Rana and Malik (2017) display that the training is a critical factor which influences the motivation of the employee. The research of Chen et al. (2017) supported the evidence and stated that the factor of training greatly contributes toward the performance of the employee which ultimately impacts the motivation. The study conducted by Haider et al. (2015) demonstrated that there is a positive association between the performance of employees, training and motivation. The study finding of Ashraf et al. (2015) claimed that motivation and training have a significant impact on the performance of the employees (Andreeva and Sergeeva, 2016).

The ability of banks to provide the training to employees for ensuring their development is dependent on the country's economic position (Afroz, 2018) It is appealing to accept that in a developed country such as the United Kingdom, the productivity of a bank's employee improves as a direct capacity of information addition through broad practise and widened understanding. Although, there are numerous instances that broad information in a particular area of banking does not really guarantee an enhanced efficiency. Kumar and

Siddika (2017) argued that in a banking sector in a developed country like United Kingdom, the exactness of making critical decisions and taking initiatives does not really refine with the added experience. In general, the experience assessed in a number of years stretches of employment and involvement with a particular set of liabilities is not an accurate measure of achieved skills of employees in this sector. This idea was contrasted by the perception presented by Zaraket, Garios and Malek (2018) that employees having the highest performances in the banking sector of the United States did not accomplish their accomplishment from customary involvement in their specific areas. However, they were provided with accurate guidance in the best instructive conditions or framework. In addition, the families of these resources provided them with generous monetary and mental help (Williams, 2009). This permitted them to completely concentrate on the improvement of their capacities

On the other hand, numerous individuals in the banking sector in developing countries recognise that, in addition to skills and mastery, extraordinary and innate ability is required;; however, this is often not provided by these banks due to lack of funds (Sarker, 2017). In addition, guidance and training are profoundly considered crucial for becoming an expert, although employees are unable to engage in these due to the lack of investment put upon them in unprivileged companies in the banking sector. Top execution in both developing as well as developed countries requires broad practice sessions in the banking sector. According to Moisescu (2017), an employee in a developing banking sector can be extraordinarily talented and experienced through appropriate and extensive practice. Despite the lack of funding and resources in a developing banking sector, an employee can accomplish better productivity and accomplishment by being provided the guidance for focusing on the specific areas that have more room for the betterment and his consideration as opposed to concluding that whether he has all the required skill sets.

Regularly individuals keep it in mind that ability as an intrinsic element as many senior experts are productive and productive while performing their official responsibilities. The study of Khalid and Nawab (2018) asserts that, individuals in the banking sector of developed countries usually enhance their efficiency in their initial 24 months at a specific assignment. Despite everything, a few people continue to improve their productivity, whereas some professionals become fusty and dull. Whereas, Kimiloglu, Ozturan and Kutlu (2017) stated that even in developed banking sectors, few employees become stagnant at their job place. Therefore, HRM in a developed sector is based on the believes that this is the reason banks

are concerned and have the perception that exceptionally experienced people do not need to be very adaptable and efficient at their employment. Rubel et al. (2018) stated that in light of this, HR managers in banks in developed countries consider that training does not really make an individual great; it only guarantees a stable situation for him or her. Therefore, due to this lack of focus of HRM of banks in employees' development, most of the individuals quit enhancing their efficiency intentionally due to having a worthy degree of accomplishments. Although, for proceeding with progress enhanced ability in such banking sectors, inspiration, and time is critical where numerous personnel do not possess these vital things (Garrow, 1998). This helps HR managers plan the development and training of employees in an efficient manner.

On the other hand, in the banking sector in countries with developing economies, employee training is considered a secondary method for HR managers of enhancing the efficiency of employees (Shaikh, Glavee-Geo and Karjaluo, 2017). Training in such banking environment is really working at a more elevated threshold for constant betterment by defining more significant objectives. HR managers in these banks can include the purposeful practice by developing explicit objectives, precise input, deliberate and opportune advancement and circumstances that permit betterment. Kirov and Thill (2018) extended on this topic and stated that employees of banks in developing economies such as Romania are expected to realise which specific things and areas are required to be strengthened and the strategy through which results are to be achieved. For this, the employees need to rehearse depending on the rules or measures decided before by HR managers due to the unavailability of new guidance. An employee in this sector ought to set more precise objectives which can be accomplished effectively within a short period with increased focus (Tănăsescu and Leon, 2019). Therefore, in case of inability of accomplishment, the HR managers have a role in reducing the sense of demoralisation for encouraging these employees towards the accomplishment of these objectives with more devotion in future. Thus, a fair and extensive input from employees in developing banking sectors is expected to enable the workforce to do self-appraisal, which will improve their efficiency and execution. In such settings, training is considered as the secondary tool of HR management for the enhancement of employees' abilities. However, most banks in developed countries consider training and improvement as a central tool of the HR progression norms. In this century, it has been observed that there is a greater emphasis on this segment in firms in developed countries all over the world.

Irrespective of Pakistan being a country with limited funding, HR management of various banks have conducted detailed training sessions each year for innovative up-gradation of the employees' capabilities (Qaisar Danish et al., 2019). Generally, banks in Pakistan, makes the capacity to manpower ever-changing financial environment prerequisites has core significance. Ahmed et al. (2017), presented that introducing the coaching and training of employees through the enhanced working atmosphere in banks HR managers have the ability to expand the value of the aggregate of the learning exercises. Besides, the workforce used to acknowledge having the possibility to amass latest skill sets, amplify the productivity, and potential promotion to higher assignments. The development method in banks in Pakistan begins with the performance assessment of the employees in which efficiencies of individuals and necessities are assessed (Faridi, Baloch and Wajidi, 2017). The aim of the assessment phase is to decide whether coaching is required or not for the further development of employees. Khan, Perveen and Shujat (2017) agreed and added that the next is the development stage which is comprised of the development of material and content for the sessions which are provided by the HR managers in the commercial banking sector. The subsequent stage to the development stage is the delivery stage. In this stage, the training is conducted as per the requirements. In this process, the evaluation stage is the ultimate stage in the system and progressively critical from the perspective of the evaluation of the acceptability of training (Brown, 2011).

Training has the tendency to help banks in Pakistan to deal with the highly changing business environment in the approach of expeditiously advancements in technology, worldwide developments and monetary liberalisation (Siddiqui and Sahar, 2019). Worldwide developments have made the greatest changes in the global financial industry. Provision of training by HR managers in Pakistani commercial banks is a scheduled and organised procedure to change attitude and behaviour of employees by learning different tasks, events and programs which help the members to obtain competencies, skills and knowledge and capabilities to perform their job effectively and efficiently (Gaitán, 2015). Training of employees in this banking sector is also helpful to change their ideas, knowledge, beliefs and behavioural aspects of an employee with different organisational workgroups for the development of coherence in operations. The previous studies have found that training have a positive and significant influence on the performance of employees by enhancing their capabilities, abilities and competencies, which empower them to accomplish their tasks effectively (Hutchinson, 2004).

In addition, clients are the most critical stakeholders of all sorts of business organisations including banking firms. The performance of employees of Pakistani banks significantly depends on how effectively they deal with customers. Clients can associate from various perspectives with the banks. A client relationship model introduced by Dyche (2002), exhibited the courses through which a client can impart or interact with the banking firms. As per his model, it exhibits the operational connection of client by means of customer support representatives, chats support, internet banking, correspondence via mail and in-person meeting. Therefore, these practices are imperative to give successful and productive methods or service offerings to clientele. Through enhancing these methods, a bank can maximise its clientele.

Normally, the HRM of the majority of banking firms in Pakistan is immensely concentrating on managing the clientele and are planned to upgrade with the passage of time. Numerous banking firms execute client relationship applications; which include mobile-based applications so as to make their services better by taking the feedbacks of clients. Foss (2002) stated that numerous banking firms are utilising distinctive kind of client managing procedures to get various outcomes. They structured their client managing applications as per requirements of their specific objectives, such as, creating an organisational culture in which client is the focal point of consideration, keeping up a firm relationship with clients, guaranteeing conceivable greatest benefit for them and fortifying particularly the asset which is given by the most important client group.

Ocen, Francis and Angundaru (2017) portrayed that by utilising different strategies such as training and development by human resource managers of banks allow growth of employees. It provides the ability of client dealing and relationship marketing, and client managing applications, the banks can enhance employees' performance and business revenue. In addition, these business analysts likewise emphasised on the merits of client relationship which are elevation of client incomes, enhancement of client support, retaining of loyal clients, increasing sales of new services and products, assisting sales department for anticipating and planning, development of the processes of marketing and sales departments easy and attainment of new clients which are redirected from satisfied loyal clients.

Furthermore, by offering incentives and bonuses to resources that performs exceptionally well, while ignoring or punishing the workforce whose efficiency has remained below par, is inextricably linked to improved firm functioning. In spite of the fact that achieving this target requires a detailed working, formulating the framework, observing of execution, and appraisal of employees' performance to evaluate that whether this

implemented remuneration and incentive framework is working and giving results as per the requirement of the organisation or not. Some business experts feel that the functioning and performance of organisations with a compensation framework turn out to be more successful as enterprises compete globally. In the event that the workforce has a point of view that business' goals are not realistic and attainable so in this case, the compensation framework would not be effective. Consequently, human resource authorities have to inform concerned individuals by utilising automated software and have to ensure that these resources are remunerated reasonably and accordingly (Gupta, 2013).

Furthermore, in banks in the United States, HR compensation is a business procedure with consistently differing segments (Taba, 2018). Endeavouring to manage these changing elements separately expends a great deal of terms in the HR working activity. The compensation ought to be supervised in different developed countries, multiple regions and in many banks of the world. At the same time, HR managers take employees on board, elevate them to higher ranks, examining the remuneration, and introducing the relinquishments to these human resources. These activities of HR in developed banks regarding the compensation needs to be scrutinised in order to implement viable remuneration standards, proper increases in salary after promotion of employees, and sound and brisk measures as for counter-proposal for departing professionals. To satisfy the prerequisites of the workforce just as the needs of the banks in developed countries against the incentive system-related activities, the employing of software tools is very important and vital.

A reward and compensation system must be designed in such a manner that fulfils the needs of workers employed in banks, and its purpose is to remunerate. There are few workers in banks who want cash rewards while some other employees whose requirements are unique and cannot be satisfied by a monetary reward such as appreciation, assigning a significant task and project, increase in duties, promotions, training and development and others. Although in banks in developing countries such as South Africa, the systems are not prepared in such a manner which creates a balance between monetary and non-monetary rewards. As a result, it does not satisfy the needs and requirements of all workforces or every single need of a particular worker (Shields, 2015). In developing economies, banking sectors seems that most of the employees, who are highly educated, are generally not satisfied with their jobs, and their turnover rate is high. Banks in these countries which aim to control this issue then there is a need to design appropriate compensation plans to appeal, encourage and retain them for a longer period of time. The success of any bank is highly dependent upon the willingness of its employees to utilise their creative and innovative ideas for the delivery of quality care

to customers, which are only possible when employees are getting proper and fair rewards and compensation (Clifford, 2002).

In a developing country like Pakistan, reward and compensation play a vital role to encourage the bank employees to make their utmost efforts to create new and innovative ideas so that the bank improves its business functionality and performance financially as well as non-financially. Compensation systems are considered as the main management tool which is implemented by banks in Pakistan, such as Habib Bank Limited, which lead to its efficiency and effectiveness (Kanwal and Syed, 2017). Similarly, Farooqui (2014) stated that this is considered as the means of impacting the behaviour of employees and encouraging them at their jobs. The main purpose of compensation systems is to appeal and retain qualified and skilled human resource of a firm (Armstrong, 2006). Banks must follow such compensation systems, which are similar to the financial industry where they work, or firms can establish pay systems based on the performance of employees as per the setting standards and profitability targets. Thus, to improve and enhance the performance of a bank, it must establish and keep fair and impartial pay structures (Gang, 2003).

Monetary or non-monetary rewards can impact the performance of employees. There is a positive and significant impact of compensation systems on employees' performance. HR managers in Pakistani banks must focus on compensation systems which are helpful to enhance the performance of workers by improving their abilities, knowledge and skills to attain the objectives and goals of an organisation (Naeem Shahid et al., 2018). Reward policies have an important role to improve and enhance the performance and efficiency of workers to attain organisational objectives and goals in commercial banks in a financially challenges state like Pakistan. The researcher found in his study that rewards and compensation directly impact the performance of an organisational employee (Agwu, 2013). If HR managers in banks overlook the implementation of a fair reward system then it will negatively affect the employees' performance. A good and effective compensation system proves a good motivator but an ineffective compensation system definitely demotivates the workers, which lead to low profitability, internal conflicts of interest, increase absenteeism and employee turnover and lack of dedication and loyalty. Thus, the banking sector in Pakistan must establish strategic compensation systems for its workforce (Ahmed and Shabbir, 2017). This is done to retain qualified and skilled workers help to achieve and sustain a competitive edge.

Employees are considered as most influential elements in the success of organisations as they are actively involved in the process of progression due to their performance being a

driver of the success of the company (Kalhor, Jhatial and Khokhar, 2017). Employees' extensive roles necessitate that HR managers place a high priority on them in order to maintain their level of employment. Similarly, Afroz (2018) stated motivation is the process through which behaviour of employees are provided a direction and purpose. Motivation, as defined by HRM concepts, is the interpretation of behaviour of human and inhuman nature. HR managers exploit the motives of employees for enhancement of positive behaviour of employees until these employees become prone to the motivational force. Employees who are motivated have positive perceptions, beliefs, actions, values and interests which are in alignment with that of the organisational goals (Ciobanu, Androniceanu and Lazaroiu, 2019). Employee motivation aids in the coordination and cooperation of employees in the development of optimised results in the business environment for the most efficient use of human resources. The performance of employees is dependent on a variety of factors which also include motivational levels of employees Wani (2013). Motivated employees are considered a crucial aspect of organisation as their autonomy-oriented and self-driven personality. Kalhor, Jhatial and Khokhar (2017) provided a similar concept and stated that the positive perceptions of employees result in increasing the performance of organisations.

In the banking sector in developing countries, employees are less motivated than those in banks in developed countries due to the absence of a positive work environment along with the lack of competent HR policies (Fiaz, 2017). Employees in such commercial banks lack financial support as well as guidance for the delivery of quality service to customers. On the other hand, in commercial banks in developed countries, HR managers are significantly focused on maintaining the level of motivation among employees. Employees in banks in developed countries such as India are provided high significance through ensuring the alignment of employees' goals with those of these banks. Afroz (2018) similarly stated that HR managers ensure a positive environment in banks through implementing an effective communication system. Such a framework ensures the element of coherence and coordination among employees through enhancing the clarity of organisational goals. This helps enhances employee's level of dedication towards their job, which ultimately results in the delivery of enhanced outcomes at the organisation.

HR managers in Pakistan provide extrinsic and intrinsic motivation to an employee for their performance along with the alignment of their goals with that of the company (Habib, Awan and Sahibzada, 2017). The employees are kept motivated through the delivery of messages in an elaborate manner along with the delivery of rewards, including yearly bonuses. Khan et al. (2019) revealed that few banks in Pakistan, cannot provide their customer

with needed training for maintenance of their motivation level. As a result of this, the employee is unable to complete the tasks assigned in order to achieve positive outcomes such as providing high-quality customer service and clarity of all bank processes and services.

2.2.3. Performance Appraisal

Performance appraisal is a formal procedure of audit and analysis of assessing the performance of resources and departments as well. It is solely indispensable to the accomplishment of performance management. Performance appraisal is the major element of performance management; therefore, it evidently shows the enterprise's main stratagem (Padhaya et al., 2021). Notwithstanding the way that evaluation of the efficiency of departments is fundamental if there are departments in an organisation, the primary accentuation of performance appraisal in most organisations stays on every employee individually. A strong assessment system decides successes and starts outlines for betterment, goals, and targets (Randhawa, 2017). According to Roshchin and Travkin (2017) performance appraisal is used as a medium for making informed decisions, applying betterment strategies, justifying termination, and enabling performance improvement. Sharma and Sharma (2017) added that performance appraisal can be taken as a reasonable execution survey system that identifies improper clauses or incomplete oversights in the case of bank employees who have serious concerns regarding the operations and functions in the bank.

In banking sector of developed countries such as Russia, the majority of bank directors use HR managers as a method of relying upon performance appraisal mechanism as a medium (Roshchin and Travkin, 2017). It is used for the development of feedback of team members, enabling performance improvement, making informed and effective decisions, justify terminations, perceive betterment necessities, and ensure authority's financial decision. In similar developed banks, performance assessment has a variety of goals and foremost merits too. Formulating a reasonable execution survey system is a process including highly critical details for the overseeing performance of organisations. If a performance assessment structure has an improper clause or incomplete oversight, then, in this case, the employees of the banks will definitely have serious concerns in owning the outcome of execution assessment (Sharma and Sharma, 2017). Furthermore, HR managers face difficulties in maintaining employee motivation due to the lack of impartiality in these performance

evaluation systems; for example, usually used segments, such as characteristics, norms, and aptitudes are unfeasible to assess with target provisions. Likewise, another genuine flaw in a performance assessment framework can be an inclination, differentiate, core propensity, and tolerance or severity mistakes (Saranya, 2016).

Comparatively, Gu and Nolan (2017) stated that performance appraisal systems in developed country such as China are the most significant procedures for banks and is considered as "strengths" of human resource management framework. Performance appraisal systems in the banking sector in developed countries are considered holistic in nature and efficient. HR managers utilise these systems as a detailed feedback of employee's performance and determination of their strong and weak points. Kenya based banks use a performance appraisal system for various purposes such as decisions regarding employee assessment and feedback (Wagacha and Maende, 2017). Performance appraisal is deemed as the most important element of HRM in developed countries' banks because it helps these banks to achieve its goals and objectives. These performance appraisal systems has an influence on the five most important outcomes of commercial banks which are financial performance, organisational productivity, customer satisfaction, quality of product and service and employee performance and satisfaction (Elangova and Rajendran, 2021). Performance appraisal system for these banks can be described as a procedure adopted by managers for analysis of the performance of employees. For instance in Oman, HR managers in commercial banks evaluate employees by giving them a particular task, laying down their pay and compensation, making a decision regarding which human resource must be promoted and which human resource should be retained. The need to evaluate the performance of employees in this environment is to know about their proficiency and productivity, which allow the shaping of achievement of organisational goals.

Various methods of assessments are utilised for performance appraisal by HR managers in Pakistani commercial banks which is categorised as traditional form and non-traditional form of methods. "Free Form Method" is another name of performance appraisal's traditional approach which includes only the supervising and feedback of performance of employees by their boss or manager (Samal24, 2015). The method is utilised by the Silk Bank HR managers for the evaluation of competencies of employees as the means of shaping the profit of employees. The non-tradition form of methods is commonly in use in recent years. These methods include different evaluation centres, BARS, human resource

accounting method, 360-degree performance appraisals and MBO which widely used around the world. If commercial banks of Pakistan use these performance appraisal systems successfully and effectively, then banking employees will be able to perceive their performance. Different researchers found that there is a noteworthy and positive influence of the performance appraisal system on the performance of employees. The performance appraisal system, which is not appropriate or rewards without fairness have negatively influenced the performance of employees (Kago, 2014).

According to the studies of Kago (2014), inspiration, analysis, and results are essential for achieving the objectives of the banking sector. Therefore, inspiration triggers an employee to work firmly to achieve his various hierarchical objectives, where the input and results enable one to evaluate his projects and competencies. In this way, the boss gives information feedback to employees. The administrator or manager accesses the productivity by determining the efficiency and helps them in playing out the allocated task. They also set out barriers and redesigning proficiencies. These improved capacities will engage them to be useful and productive for the banking sector, and it will be worthwhile in flourishing their professional careers. In addition to this, HR managers design strategies in such a way that may directly affect the performance of employees in the commercial banking sector of Pakistan (Kopecka, 2015). In this procedure, the strategy map is an immediate picture that displays a clear, reason and result connection between crucial targets. Also, in any event, one measure of HRM will be seen and viewed identified with every goal on the system map for a long time. Sometimes the strategies exhibit sequence against an ideal result. These strategies show the effectuation and adequacy of the employees, evaluate the fluctuation among authentic and foreordained effectuation and determine the banks' sustainability and functional proficiency (Gawankar, 2015).

The key performance indicators are

- Empower an intent method to assess the endurance of strategy.
- Have a review that assesses the level of effectiveness variety in a specific range of time.
- It permits the workforce to concentrate on things that are basic for the commercial banking sector.
- Permits determination of achievements, simply not of the tasks which are performed.
- Empowers a conventional language for communication.
- A decline in elusive tendency.

Banks are considered the backbone of the financial system and one of the leading service sectors of any economy. Due to the competition in the global market, banks are now continuously improving the service quality by managing costs for the customers. In the commercial banking sector, five basic elements are used in the performance management systems which are planning and expectation setting, monitoring, development and improvement, periodic rating and reward and compensation (Iqbal, 2003).

2.2.4. Health and Safety

Employees are considered as an important resource of any organisation. Any health issue may lead to the loss of many working days. A safe and healthy environment in the workplace may increase the morale of employees and their productivity is also enhanced (Ali et al, 2010). Insurance and compensation cost is reduced if a safe and healthy environment is given to the employees. Under the ordinance of occupational safety and health, a bank is needed to guarantee the safety and health of every employee at work as the other business sectors. It is the responsibility of the banking industry to provide a safe place for work (Granville, 2016).

Occupational safety and health issues are exposed to many employees in the banking sector in both developed as well as in developing countries. Issues in various developed countries include bullying, psychological stress, unresolved bank loans, and physical pressure. Bullying can cause serious health and safety problems. In developing countries, it can be described as insulting behaviour, shouting at staff, regularly making jokes at a person, overloading the employees with impossible tasks. The consequences of bullying are loss of confidence, high blood pressure, and anxiety. Fire is a common hazard, which is faced by bankers. The main determinants of fire are smoking, heating of electrical appliances, and underground wiring. Such hazards and issues may cause physical and nonphysical harm (Chong, 2009; Alsafadi and Altahat, 2021).

Due to the lack of focus of organisation on safety, it is important for the HR managers to ensure that the employees of the bank do not face any conditions in Pakistan that leads to illness or inflict harm. Employee productivity is increased as a result of improved health and safety. By providing health and safety measures, HRM in Pakistani banks can enhance the productivity and performance of the employees. The productivity of the employees is

analysed through their dealing. That is how they satisfy the customers of their banking organisation in an effective manner (Quinlan, 2001).

2.2.5. Rightsizing, Redundancy, and Outplacement

Rightsizing is a process through which banks minimise the cost and maximise the profit. Through rightsizing banks restructure their process by reducing their cost, by reorganising the management, and by reduction of employees. It is a proactive strategy and considered as a constant part of the process of managing a bank (Jamaiudin, 2021). The primary goal behind this strategy is only to optimise the bank's profits. In rightsizing, managers know which things are important for the customers, and which help them in making decisions regarding the new hiring of employees and their training session through which employees learn the new skills (Kjell, 2010). In relation to the above information, it has been revealed by Quinlan (2001) that apart from an unhealthy workplace environment, outplacement can negatively impact employees in terms of employee dissatisfaction. Further, Vassie (2000) added that outplacement impacts the emotional and professional attachment of employees within banks as it increases the feelings of insecurity, embarrassment, and fear of finding a new job. It can be deduced that rightsizing and outplacement have a low implementation in commercial banks of Pakistan, however, they present the problematic possibilities of job insecurity, reduction of manpower, and workload.

In addition to the above information, it has been analysed that ineffective rightsizing, redundancy and outplacement can negatively impact employees in terms of employee dissatisfaction. Quinlan (2009) identified that rightsizing negatively affects the image of the bank due to which newly hired employees feel all sorts of job insecurity. Rightsizing and outplacement have a low implementation in commercial banks of Pakistan, however, they present the problematic possibilities of job insecurity, reduction of manpower, and workload. In rightsizing in developed as well as developing countries, employees feel insecure about their job. The news of rightsizing sometimes changes the decision of employees who are offered to join the bank. This may also affect the performance of the employees, and they did not be able to complete the tasks assigned to them passionately because they are worried about the jobs.

There are three analytical techniques in rightsizing, ratio analysis, activity analysis, and driver analysis. The ratio is used for the calculation of how many employees are required

according to the workload (Ismail et al., 2021). In the activity, analysis banks calculate the amount of time each employee spends in doing their main activities. Driver analysis provides the details of the number of employees actually needed in the bank (Webster, 2008).

Rightsizing in developed as well as developing countries, employees feel insecure about their job. The news of rightsizing sometimes changes the decision of employees who are offered to join the bank. This may also affect the performance of the employees, as they may be unable to complete the tasks assigned to them passionately because they are worried about the jobs (Gill, Ahmad and Kazmi, 2021). Rightsizing negatively affects the image of the bank; if the procedure of rightsizing is accurately conducted, then there's rarely news regarding the recent move of restructuring. And the newly hired employees did not feel any sort of job insecurity. Satisfaction levels of customers are increasing with the restructuring. They think that they are in safe hands and all their problems are sorted out by the only competent employees (Quinlan, 2009).

Redundancy occurs when bank managers in both developing as well as developed countries tell their employees that their jobs are no longer necessary and that the banks can no longer afford to pay them. It occurs when the management of the banks recognise the need for improvement in its efficiency and fewer numbers of employees needed to do work. This strategy is undertaken through disciplinary procedures and the banks only identify the underperformer. The reason behind this redundancy is to make the banks more successful, productive, and competitive (Clarke, 2007; Jamaudin, 2021).

Redundancy is an outcome of severe time when deposits and investments are low because of the poor return. There are some main causes of redundancy, i.e. reengineering, repositioning, merger, and acquisition. Reengineering entails rethinking and restructuring important customer values and services. Improving the service quality and reducing cost by the cut down of worker cost. Repositioning of the organisation means avoiding threats and eliminating the organisation activities which are not important for the banks. Employees face a variety of issues as a result of redundancy (Gill, Ahmad and Kazmi, 2021). Employees are worried due to job insecurity, and some employees are worried about the workload due to the reduction of manpower, but their motivation to perform well has increased. (Agboola, 2003).

The outplacement technique is used for solving socio-economic problems by the modern concept of HRM. Banks' services in Pakistan are now about to offer outplacement to all employees affected during a reduction in the workforce. Outplacement services are offered to departing human resources from their managers, which can aid the employees and the

employer. Outplacement is proven to be beneficial for the managers and employees, professionally and emotionally, and it gives a peaceful end to a working relationship. Outplacement reduces the emotional load of employees which comes because of job loss. It helps the employees in reducing the feeling of insecurity, embarrassment, and fear of finding a new job (Vassie, 2000).

2.2.6 Monitoring

Banks are considered the backbone of the financial system and one of the leading service sectors of any economy. Due to the competition in the global market, banks are now continuously improving the service quality by managing costs for the customers. For a better quality of performance, banks are now monitoring the performance of the employees through a performance management (PM) system. Through the PM system, employees are now connected to the bank's objective (Jamaiudin, 2021). PM system is a proactive system of administration of employee performance in the banking sector. PM sector checks present practices working in the banking industry to identify problems and deficiencies which hinder HR practices and suggests improvements for better performance (Boddy, 2016). For the management of employees, bank management incorporates strategies in the daily work routine of employees. Banks who neglect the PM system face high turnover, a lack of motivation, minimum level of commitment and a minimum level of productivity. A balanced scorecard is used as a tool for measuring performance management systems in commercial banks. These systems study the plan of operation, operation limit, forecasting future services and performance management process (Gill, Ahmad and Kazmi, 2021). The scorecard consists of four goals, i.e. financial goals, customer goals, internal business goals and innovation and learning goals. In the commercial banking sector, five basic elements are used in the performance management system in which monitoring is one of the most important one (Iqbal, 2003).

2.6. Role and Functions of HRM

The above discussion of the models and theories of HRM also gives an overview of the roles and functions of HRM and their linking with the organisational performance. But at the same time, the functions and role of HRM are explained differently in the different frameworks and theories. According to Jamali et al, (2015) that the managerial roles of HRM are related to directing, controlling, organising the employees, which are directly associated

to manage the organisational resources in line with its strategic objectives. Along with this, motivation, communication and administration of the employees are also part of the managerial roles of the organisations. As these functions are effective to increase the contribution of the employees in the accomplishment of strategic goals of the organisation, which is one of the major managerial roles. While, Okoye and Ezejiofor (2013) stated operative functions of HRM with an emphasis on recruitment, training development to solve the issues of organisations in terms of operating organisational activities and to run the business practices smoothly. These functions and role of HRM are related to ensuring the availability of required skills and expertise within the firm for developing a competitive advantage. However, with the growing importance of HRM in the firm and its strategic roles in the firm, HR managers also involve the activities that facilitate and act as advisory role of HRM. Briscoe et al (2012) discussed that the advisory role of HRM by stating its contribution in terms of advising the board members, top management and also department heads for the integration of organisational strategies with HRM practices and to improve overall results. These functions are further elaborated and discussed below:

2.6.1. Managerial Functions

Human resource management or HRM includes the managerial aspects and due to this, the management functions of this are the most important for a firm. It is because the managerial functions of the organisations are related to linking the HR practices with the organisational strategies and requirements (Stone and Dulebohn, 2013). In this context, Marchington (2015) stated that human resource planning is an important managerial function and the role of HRM. This function is related to analysing the need for the number of employees that are required to fulfil the organisational goals. This is an important function as it considers both the present and the future to identify the organisational state and the consequent impact on the numbers in the workforce. While Kor and Mesko (2013) analysed that along with identifying current and future requirement, HR planning function also considers the change in value, attitude, and behaviour of the employees in future by forecasting the change in industry and business situation to determine the impact of these changes in the organisations.

It is explained from Brewster and Söderström (2017), HRM is also to identify the relationship among the employees and to integrate them towards a common objective. Employees are collectively integrated in this to enhance their contribution to achieving organisational goals. This role leads the managers to direct the employees from different

levels for providing their maximum contribution to the assigned roles and responsibilities so that organisational goals can be achieved. Based on this, it can be evaluated that major focus of the managerial role of HRM is to control and direct the performance of the employees so that they can be moved towards the accomplishment of assigned roles and responsibilities, which are directly associated with organisational performance (Johnson and Szamosi, 2018).

Furthermore, it is evaluated by Messersmith and Wales (2013) that the controlling function is the major managerial function of HRM in which employee performance is checked and verified with the actual measures and the required control actions are taken by the managers to ensure their performance with the expected performance. Through this, it can be explained that managerial roles and functions of HRM are directly associated with employee performance improvement, so that they can be matched with the organisational current and future requirements (Reiche et al, 2012). This managerial function is beneficial to develop the human resources in the manner so that organisational needs can be fulfilled in terms of skill, knowledge and expertise to be competitive. It is because managerial functions of HRM are effective to change organisational culture in support and integration of the employees with the organisational objectives and strategies, and as a result, it improves the strategic importance of HRM in the firms (Storey, 2014).

2.6.2. Operative Functions

Orga and Ogbo (2012) and Raja et al, (2013) focused on the operative roles and functions of HRM in the present world due to the growing need of skills and importance of the employees to create a competitive advantage for the firms. It can be further explained that operative functions of HRM are related to have the required human resources and to manage them optimally. The employment-related all the aspects such as recruitment, training, maintenance, and job analysis and performance appraisal are the major aspects of operative functions of HRM. Furthermore, Amin et al, (2014) evaluated that recruitment and training and development are the most challenging tasks for the firms. It is because the firms are required to give a lot of attention to the resources required in current and also in future. As a result, it is also the responsibility of HR managers to provide the human resources required training and development facilities, so that the employees recruited can be able to perform the roles and responsibilities expected from them in current and also in the future time. It is explained that the major aspect is to monitor and develop employees in the direction of the employees, which links HRM with employee performance development and consequently to improve organisational performance.

The operative function of HRM is also related to ensure their professional development and also to provide them competitive compensation and benefits so that a good relationship can be developed with them and consequently an improvement in their retention. Lamba and Choudhary (2013) stated that employee turnover in the organisation is not good because it is an indicator of employee dissatisfaction and a decline in their performance from both the organisational and employee perspectives. As a result, the role related to maintaining the relationship and employee development with competitive compensation becomes an important function of HRM that benefits in terms of improvement in employee performance and consequently organisational performance. Budhwar and Debrah (2013) also explained the relationship of development role of HRM in organisations. Further the study explained that HRM also plays an important role to conduct personnel research to understand their needs and expectations for the different aspects of the organisation such as wages and salaries, working conditions, trade unions, welfare activities and leadership and develop the strategies and working culture in a way to fulfil those expectations and needs. These are effective to develop a relationship with the employees and also to improve their efforts and performance within the organisation.

2.6.3. Advisory Functions

The operative and managerial functions of HRM increase the engagement of HR managers in the organisational activities and also their understanding of the organisation and the employees, who are the most crucial resources for the organisation. This understanding and knowledge of HR managers in the organisation are also effective to enhance their significance to advice to the managers and the owners of the firm for the better management of organisational operations and strategies (Cumberland and Githens, 2014). This develops the advisory roles of HRM in the organisations. It is explained in the study of Alexander and Al Saleh (2015) that HR managers are the specialist of the HR functions in the organisation and due to this; they have a good understanding of the organisational environment and can advise the managers in the formation of policies and procedures for running the organisational activities. The HR managers can advise the managers for the compensation, appraisal of the employees, work environment facilitation that is associated with employee welfare and improvement. This is beneficial to improve employee performance and commitment and consequently the performance level of the organisation with better and improved efforts of the employees.

With resource-based theory, Shaw et al, (2013) discussed that employees are the most critical resources of the firm and due to this, they are required to be managed adequately. The advisory role of HRM contributes to developing policies and procedures that are effective to improve employee management and welfare along with proper support and development opportunities for them. This leads the firms towards maintaining high quality human relations that are beneficial to improve morale and contribution of the employees in the organisation. Similarly, moderated mediation model explained in the study of Alfes et al, (2013) also discussed that HRM advisory function works as mediation between the management and the employees, and its benefits in terms of improving employee engagement and brings a change in employee behaviour positively. According to this model, HRM serves as a the link to facilitate communication between the management and employees as well as to develop their understanding with each other's needs, concerns and expectations, allowing for the development of the policies and practices that are effective in developing supportive and engaging work culture. Moreover, Husin et al, (2012): Marler and Fisher (2013) also discussed the advisory role of HRM but in the context of departments and divisions in the large organisations. The study further evaluated that HRM also advises the heads of different departments and divisions in terms of job design, description and recruitment by understanding specific needs and requirements of those. The advisory role of HRM is quite useful in developing interaction among various departments and in developing processes that are good to meet specific needs of them for the required skills and expertise to meet the departmental and divisional goals. Based on this, it is evaluated that HRM plays an important role in linking organisational strategic objectives and needs with HRM practices, which is beneficial to enhance their overall contribution and performance for accomplishment of organisational goals.

2.7. Strategic Trends and Implications for HRM

The strategic trends in the business environment are causing a change in the strategic roles of HRM also due to implications of these strategic trends on organisational HRM practices. In this context, Ruff (2015) evaluated that the internet and information technology is the major trend that is gradually forcing the firms in the industry to be more innovative and creative. This trend has implications for HRM practices as the firms are required to make the employees more skilled and knowledgeable by providing them with training for the new technologies. Sunderland (2017) discussed the adoption of environmental practices because

of the growing trend of globalisation. Sunderland (2017) further asserts that globalisation trends are making the firms in developing economies also to be more concerned for the management of environmental standards in the organisational activities, which is also required to be linked with HRM.

It is because employees play an important role to implement environmental standards and to improve the sustainability performance of the employees. Globalisation also has strategic implications for the firms as it is the reason for the change in the competition, industry structure and also the level of competition in the industry. Therefore, there is a need for the firm to change its HRM practices for facing these changes and associated implications. The modification in the performance management system is the major implications to make the employees motivated and satisfied along with developing their efforts for bringing creativity, efficiency and improvements in organisational practices to improve the strategic capability to face globalisation trends (Soltes and Gavurova, 2015).

Further, Moomal and Masrom (2015) and Al Shobaki et al, (2017) focused on technology-related strategic trends. Based on these researchers, it is evaluated that technology evolution is not only causing a decline in the overall cost of the business but also changing the nature of work. It is shifting the businesses from manufacturing work to service work and also changing the nature of the job. This change due to technology trends has a significant influence on the business strategies and objectives, which increases the importance of HRM. The changing nature creates a need to have new skills and knowledge among the employees, which has implications for HRM practices due to needing for changes in the current policies and structure of HRM in the firm. Peter and Robert (2015) supports that due to growth of service job with the technology trends needed new knowledge and skills among the employees, which make it essential for HRM to manage and focus on HR capital. HR capital can be defined as the knowledge, skill, expertise, quality, and training of the personnel, which is becoming more important than ever.

Galanaki et al, (2019) also focus on the importance of HRM of changing workforce due to globalisation that is increasing workforce diversity. Galanaki et al, (2019) also evaluated that the firms must focus on managing the people from different cultures, traditions and demographics in order to develop innovativeness and to meet the changing strategic trends in the global market. This implies that the strategic trends discussed have a significant influence on the organisations and also the HRM practices consequently. These are effective in visualising HRM's strategic role in the organisations for managing employees and their performance towards the changing scenario and to contribute to organisational performance.

2.8. Strategic Role of HRM

It is analysed that in the present business environment, organisational workforce facilitates competitive advantages as the leading firms in the world such as Microsoft, AOL, Google and others gain competitiveness due to the knowledge, skill and commitment level of the employees. It is because employees with these skills are effective to improve their efforts that facilitate innovation and creativity in the organisation and builds a competitive advantage for the firm (Thite et al, 2012). It also evolves the strategic role of HRM due to increasing contribution to the strategic success of the firm in the changing business environment. Schuler and Jackson (2014) also support the upgrading traditional role of HRM, where the main focus was on hiring and firing of the employees and then to determine compensation and benefits for them only. With the technology evolution, the HR department is expected to play an important and expanded role to ensure that the changes in the business environment and technology are followed in the process of employee selection, training and promotion.

There is a role of this link between HRM and organisational strategic objectives. Horwitz (2012), Beer (2015) evaluated a shift in the role of HRM from protector and screener to a strategic partner and also as a change agent. It is because in the current downsized and flattened and also the high-performing organisations, there is need of the committed and trained employees rather than machines as it is becoming the key for competitive positions of the organisations. It is analysed that the change in the competition and increasing importance of organisational skills and knowledge to develop distinctiveness and also to enhance competitiveness, HRM is shifting towards the strategic HRM rather than traditional HRM. In strategic HRM, the focus is on improving employee performance with an increase in their commitment, loyalty and attachment with the firm and also providing development and growth opportunities to the employees to improve their satisfaction and skill level (Szamosi, 2018).

With the change in the business environment due to strategic trends, HR activities are also leading and assisting the firms towards the accomplishment of their strategic goals and objectives. HR activities such as recruitment and training had to be in the line with the competencies and behaviour required in the organisation for implementing business strategy and to realise organisational strategic goals. HRM is increasing their focus to recruit and train the employees for these aspects, which benefits the firms to achieve their strategic aims (Peiró, 2015). Jackson et al, (2014) claims, that the basic objective of strategic HRM is to build a committed workforce and also to improve two-way communication. It is because it

assists to screen the managers and employees who are not in the line of the values of the firm along with ensuring fair treatment and development of the employees to improve their contribution and efforts towards organisational strategic goals.

However, there are different views and perspectives that consider the HR roles and nature quite contradictory. Some scholars and researchers consider HR as strictly operational and due to this; HR activities are not considered strategic at all. According to these views, the role of HR is to recruit the right people, give them a salary at the right time and also the development of a supervisor (McEvoy, 2012). While another viewpoint expands HRM by stating that HR's role is to fit with the firm's strategy, which depicts the adoption of individual HR practises in order for them to fit with the firm's specific corporate and competitive strategies. According to Antonioli et al, (2013).HRM system of the organisation has a strategic role and the HR activities in the present business environment are tailored as per the organisational strategies that are the major indicator of the strategic role of HRM in the firms.

Further, scholars also consider HRM as the equal strategic partner in the firms to develop strategic planning process. According to this perspective, the role of HRM is not only to adopt the practices, which fit with the organisational strategies but also to forge the workforce competency to facilitate competitive advantage, so that overall strategic objectives of the firm can be achieved along with developing creativity and innovation. As per this perspective, HRM has a significant influence on organisational decision making and also to develop HR activities in the way of meeting the objectives behind those decisions (Kramar, 2014). The different views and perspectives present above help to understand the traditional role of HRM and how it is changing over time. Mitchell et al, (2013) further explained that the HR role is growing from traditional personnel management to be a strategic partner and to manage the employees as per the strategic goals of the firms. It depicts the role of HRM in terms of benefiting the firms to ensure a fit of the organisation and employees as the strategic role of HRM enables to perform HR activities in the way so that required skills and knowledge that are suitable and appropriate to perform organisational strategies can be obtained. In this context, Kooij and Boon (2018) discussed that HR practices are perceived to ensure a person-organisation fit and to develop effective commitment among them. Based on this, it can be explained that a person's fit with the needs and requirements of the organisation, as demonstrated by the possession of the necessary skills and competencies, benefits employee comfort and performance, causing them to be more committed to the organisation..

According to Canakci (2019), in the context of the HRM's strategic role of bringing employee commitment and improving employee performance level, HR practices are focused towards directing employees' behaviour positively towards the organisations and to make them loyal with the firm. It benefits in terms of increasing employee commitment and also their performance, which is the most contributing factor towards organisational success.

Researchers by Chang and Chin (2018) and Nam and Lee (2018) asserts that employee behaviour is the most important aspect in the firms due to growing service job and nature of the business. It is because services are offered by the employees to the customers and to increase customer satisfaction, a positive and committed behaviour of the employees is required. HRM's focus on the commitment of the employees and also brings a change in their recruitment and appraisal system and practices, which is linked with the HRM's role against the strategic objectives of the firm. Through this strategic role, HRM looks for HR practices that are effective to lead for the high commitment of the employees and to improve their performance level.

The growing challenges in the current business world with increasing technology, the complexity of the businesses with growing globalisation and technological adoption, is also changing the role of HRM as it is the tool that is used by the businesses to have skills and knowledge in the firm and also to achieve their strategic objective with the affective commitment and high quality relationship with the employees (Kramar, 2014, 2012). Bal et al, (2013) also discussed that HRM also contributes to employee engagement and commitment by developing and accommodating HR practices and policies as per the internal and external factors. The Harvard model of HRM can be used, which includes the consideration of situational elements as well as organisational elements as major factors in developing a link between HR strategies and policies and organisational strategic objectives.

Overall, the understanding in this section is effective to develop a theoretical and conceptual understanding of HRM and its strategic role. The evolution of HR functions has been examined and how it is linked with the strategic objectives of the firm. However, at the same time, the strategic linking of the organisation is mainly associated with its impact on the employees and their performance. The undertaken research is also to determine the strategic role of HRM for improving employee performance and due to this, the next section of this systematic literature review is based on the employee performance for understanding major aspects of employee performance, issues and challenges and the ways for the improvement in their performance and commitment level.

2.9. Importance and role of HRM in the Banking Sector

The banking sector in an economy is a highly regulated aspect that plays an important role in stabilising the economic environment of a country. The banks are not only responsible for the flow of cash and liquidity in the economy, but they also store sensitive personal information of the clients along with more valuable inventory such as cash compared to the other businesses in an economy. In this context, the banking employees from all level are required to have a higher level of trustworthiness and also integrity with the business practices than the employees in any other organisations and due to this, it makes the role of HRM important in the banking sector (Madanat and Khasawneh, 2018). Similarly, it is evaluated that firms in the banking sector have financial risks, and due to this, there is a need to have efficient and skilled manpower, so that ability to manage financial risks can be improved in the banks., HRM plays an important role in recruiting, selecting and developing the employees with required skills and expertise, who can be placed in the right position in the banks for improving risk management efficiency of the banks. As discussed in the preceding section, technology is transforming jobs into service jobs, which increases the need for and importance of human resource management in the banking sector. It is because the management of the people along with increasing ability to handle financial and economic risks those are the most crucial for the efficient operations of the firms in the banking sector. In this context, efficient and skilled workforce is needed that makes the role of HRM important to meet the strategic objectives of banks to mitigate the impact of financial and economic risks.

Furthermore, in terms of the importance of HRM in the commercial banking sector, Bhutta and Zafar (2019) examine how banks deal with customers on a daily basis and how employees must keep customer satisfaction in mind. It also improves the role of HRM as important in the banking sector as the HR department of the banks needed to ensure that the employees in the banks are passed through the necessary training before working towards their roles and responsibilities. In this, HRM plays a strategic role by enhancing understanding of the employees for core banking practices and also the aspects of the customer relationship. It is beneficial to improve their skill, awareness and understanding for better working that makes them contribute to the accomplishment of organisational goals.

Further, Iqbal et al. (2018) also depict that HRM in the commercial banking sector need to understand for quality and quantity requirements, so that shortage of manpower can be supplied efficiently with required skills and expertise. These studies depict that recruitment,

selection, employee development and training towards the organisational strategic goals and objectives as the major strategic roles of HRM in the banking sector. Khalid et al. (2020) also focused on the occupational burnout and stress in Pakistani commercial banking sector that also increases the role of HRM in the banking sector. Based on this, it is explained that HRM plays an important role to reduce the stress level of the employees and also to develop a positive attitude among them for the working by facilitating supportive work culture and environment along with developing a reasonable compensation and benefits program.

Davydenko et al. (2017) discussed that HRM's role in banking is to ensure that they are following the standard process for the recruitment and selection activities. In this, banks follow a standard process for the selection of employees, which is directly linked with the strategic objective associated with the vacant position in the bank. The standard process helps to consider the required skill and knowledge level of the employees that they need for meeting the goals of the vacant position and to meet the strategic objectives of the banks. Mazhar et al. (2020) held similar views, as it is discussed in the study that HRM also plays an important role in the banking sector to identify current and future requirements along with the skill gap that is beneficial to reduce the issues of shortage of manpower in the banking industry that might affect the performance of banks to serve the customers effectively and to improve their satisfaction level.

While Chernykh (2017) discussed that employee satisfaction in the banking industry is the foremost need to bring the best from the employees and to improve their contribution for reducing economic and financial risks and to develop trustworthiness and integrity to serve the customers and to contribute to the accomplishment of organisational goals. It is explained that appraisal, training, development for the employees and supportive work culture are the major activities and functions of HRM, which are performed in the banking sector as per the standards, which is a contributing factor towards the employee' performance improvement. It is also evaluated similarly from Khalid et al, (2016) that growing competition in the banking sector to retain the employees with the growth of governmental and private banking facilities and also the growth of other industries also makes it important for HRM to retain the employees. It also develops the strategic role of HRM in the banking sector by incorporating various activities such as motivation, relationship development, performance appraisal, job analysis and the facilitation of HR development programs, which contribute to retaining the employees along with increasing their satisfaction level (Davydenko et al, 2017).

The increasing use of technology and the digitalisation of the banking industry globally also create the threats and possibilities of fraud and theft for the money of consumers and it

also makes it important to link the HR practices for the objectives of organisations to eliminate these types of cybercrimes, frauds, and thefts. In this, HRM places the ethical values among the employees by providing them training and developing their value for integrated ethics that reduces threats and frauds from banking employees to the customers (Said et al, 2017). In this situation, HRM plays an important role in designing and monitoring the work process in a manner, so that opportunities related to internal theft and collusion can be eliminated. The role of HRM can be explained in such a situation as a focus on the separation of the duties and responsibilities for cash receiving, storage, processing and distribution along with facilitating video surveillance (Chernykh, 2017). This can also be explained by the fact that the banking industry is quite broad due to the inclusion of several activities, products, and services, which increases the success of this industry primarily on its workforce. It enhances HRM's role in workforce management and meeting the organisation's strategic goals

2.10. Employee Performance Issues in the Commercial Banking Sector

According to Khan et al (2011), the current banking sector changing rapidly with the increase in the adoption of technology and also the change in consumer needs and requirements. In this context, employees in the banking industry are also becoming more demanding for developing their ability to understand the changing needs of customers. Employees in the banking industry of Pakistan are facing the issues of effective HRM practices, which can be used to flourish their skills and expertise and also to develop their ability to improve service quality. The HRM in the Pakistani banks failed to realise that employees' development is required for developing new skills and expertise among them for improving their ability to meet changing needs of the customers and to bring positive outcomes (Ahmad et al, 2015). This issue also makes it difficult for the banks to serve the customers effectively as customer service quality is the major key for the success of Pakistani banks in the current environment. Along with this, Pakistani banks also offer a wide range of services and to accommodate the needs and to be in touch with the customers, and they need a workforce with the required skills and expertise (Khalid et al, 2016).

Further, it is evaluated from Khan et al, (2011) that the lack of customer and employee loyalty is the major issue in Pakistani commercial banking industry. It is because lack of employee satisfaction influences organisational ability to retain the employees and it influences customer service level and consequently the customer satisfaction. It influences

strategic competitiveness of the banks in the marketplace. Khan et al, (2011a) further stressed that due to the satisfaction issues of the employees, the employee performance issues are also occurring, and the commercial banking firms are taking the required steps to improve job satisfaction and consequently the satisfaction of banking employees. The HRM department of the commercial banks of Pakistan is embarking on different management strategies to promote employee satisfaction at the job and consequently their retention, which is contributing to improving service quality and customer satisfaction as well.

It is also evaluated from the study of Bowra et al, (2012) that HR practices related to performance evaluation, promotion and compensation practices are not significant in the commercial banking industry of Pakistan. According to the Warwick model (Tiwari and Saxena, 2012), these aspects of HRM are relevant and effective to develop efforts and contribution of the employees for the accomplishment of organisational goals. The lack of these HR practices make it quite difficult for employees in the Pakistani banking industry to improve their performance and it creates the need for the banking sector of Pakistan to redefine their practices related to performance evaluation, compensation and promotion to boost the performance of the employees and to link their performance with strategic goals of the firm.

Similarly, Hameed et al, (2014) also discussed a positive relationship between compensation and employee performance in the banking industry of Pakistan. Further the study revealed that competitive compensation and the promotion of the employees from all levels is effective to increase their integration in the banking activities and its strategic goals. This benefits in terms of improving their performance in the right direction as it is required by the banks to be competitive by serving the customers in a better way. It is because of the lack of effective and reasonable compensation to the employees in the environment of changing customer needs and increasing demand for better services create stress that leads to performance issues of the employees.

Asrar-ul-Haq and Kuchinke (2016) evaluated quite differently from previous studies as they focused on the major issue for employee performance in Pakistani banking industry related to the leadership style. According to the Harvard model of HRM (Beer et al, 2015), leadership in terms of the interest of management is one of the major factors that influence HR policies and, as a result, their effectiveness to improve HR and organisational performance outcomes. It is discussed that leadership is directly associated with employee performance in Pakistani banks due to having an impact on the effectiveness, commitment and also the satisfaction of the employees for the assigned roles and responsibilities.

According to by Mohsan et al, (2011) employee motivation, job satisfaction and involvement are inter-related and in this, the leadership effectiveness to develop positive HR policies and procedures play an important role. Employees in the Pakistani banking sector face issues related to HR practices and policies, which influence their motivation, job satisfaction and also the performance level. Advani (2015) claimed that with the growth of the banking industry of Pakistan, the leadership approaches of the HR leaders are also changing with the adoption of transformational and transactional leadership styles. These leadership styles of HR managers in Pakistani banks are quite effective to improve employee performance positively due to developing communication and interaction with the employees. It enables them to understand the needs and requirements of them and to develop HR policies and strategies in the favour of their expectations. In addition, it is also discussed that the combination of both leadership styles focuses the leaders on people, as well as a job, focused while working on daily issues of the employees and providing them perks and benefits to improve their livelihood.

The above discussion related to the impact of HR leadership on employee performance is supported by the study of Siengthai and Pila-Ngarm (2016). In this study, it has been found that interaction and communication of the managers with the employees is an important aspect of HR strategies and policies have a significant understanding of the employees and their needs that enable the firms to redesign the job structure and to improve job satisfaction. The study further illustrated that HRM in the Pakistani banking sector also plays an important role to facilitate communication between the management and employees and it enables to redesign the job structure as per changing environment and also the growing expectations of the employees, which leads towards an improvement in job satisfaction.

While, Rizwan et al, (2016) asserts that workforce diversity in Pakistani commercial banking sector due to the presence of various domestic and international banks is also a major contributing factor that influences the performance of the employees. It is because the ineffectiveness of HRM to manage the diversity and to understand the needs of the employees differently create dissatisfaction of them also affects commitment level in the banking sector. Furthermore the study revealed that, the standardised process and the technology adoption in the Pakistani banking sector is influencing the people to perform adequately from different genders, ages, ethnicity and needs. It is because HR practices of the firm have a direct impact on the value and satisfaction level of the employees to work with their full potential for the assigned roles and responsibilities.

Further, Pahi et al, (2016) stated with a focus on commercial banking sector of Pakistan that poor working conditions, low salaries, higher employee turnover, lack of career growth and promotion, lack of perspective for staying competitive are some of the major shortcomings of HR strategies that create issues of employee performance. It is because the inability of HRM to manage these issues creates stress among the employees that are not only increasing employee turnover but also affecting overall customer service level, which indicates a decline in employee performance. It exhibits the lack of effective HR policies that are needed for improving the performance level of the employees.

Similarly, Hafiz (2017) stressed that the positive and supportive HR policies with the consideration of employee needs, welfare and growth are the most important aspects for improving the performance of the employees. It is because these types of HR practices show organisational commitment towards the employees that improves confidence and trust of the employees in organisational practices and consequently their efforts and contribution for the accomplishment of organisational goals and objectives. The study of Ahmed et al, (2017) supports that the role of HRM in commercial banking sector of Pakistan is changing as it is focusing on bringing job clarity and work discretion that benefits in terms of improving employee engagement and consequently to increase their contribution for organisational performance. It explains that employee engagement is the major consideration of HR policies in Pakistani commercial banks due to the growing importance of the employees to serve the customers better and to improve organisational commitment.

This engagement also benefits in terms of improving understanding of the employees for the expectations of the firm from them and to improve their skill and knowledge level accordingly. It not only benefits in terms of improving their performance but also makes them loyal, which brings a competitive advantage to the firms. Shah and Asad (2018) support stating that employee motivation practices are directly related to employee retention and consequently their performance. HRM plays an important role in the employee motivation due to its operative and managerial functions, which play a major role in increasing the satisfaction level of the employees and consequently their efforts and performance level for the assigned roles and responsibilities.

The review in this section of the previous studies related to the role and importance of HRM in the commercial banking sector and also the major issues for the employees in current HRM practices have been identified. A good understanding of the growing role and importance of HRM in accomplishing strategic goals and meeting performance objectives of Pakistani commercial banks have been identified (Song et al, 2019). Structured literature was

also used to develop an understanding of the major benefits and drawbacks of current HR practises in Pakistan's commercial banking sector, as well as how these practises influence employee performance and commitment levels.

In the above context, it has been identified that the commercial banking sector's HRM practices are not much effective and standardised, and these influence the effectiveness of banks in Pakistan to get the desired results related to improvements in employee performance and organisational performance consequently. It creates a need for developing a framework for the development of HRM practices so that the changing needs and demand of the employees due to change in a business environment can be fulfilled along with enhancing operative, managerial and advisory functions of HRM, which links organisational strategy with HRM practices. In this context, the next section is effective in identifying the ways for developing strategic HRM practices to improve strategic role for contributing to the employee performance by eliminating the challenges and to improve organisational performance consequently.

2.11. Improving Strategic Linking of HRM

The above sections are quite effective to gain an understanding of the strategic role of HRM and how it is important for the firms in general and also in the banking sector to meet the needs and goals of the organisation in terms of improving employee's performance and consequently to contribute for organisational performance. At the same time, the lack of understanding of the strategic role of HRM and the less consideration in HRM practices by firms in the commercial banking sector of Pakistan create issues and challenges for the firms to obtain the benefits associated with strategic linking of HRM. The strategic role of HRM is growing, but still, there are a number of firms that do not understand its significance and are falling behind. It is not only affecting the employee performance, but also the organisational performance. This section is to review the ways and processes that links HRM with organisational strategies that are generally adopted by the leading firms so that a framework can also be developed for Pakistani commercial banks.

McDermott et al. (2013) asserts that the missing link between HR strategy and organisational performance is due to the lack of understanding of leaders for the importance of HRM and also the lack of relationship with the employees. As a result of this, search indicates that leaders are required to develop a psychological contract with the employees that will improve the effectiveness of leadership to understand employees and to have a

positive influence on them. This will turn into the trust and confidence of the employees among leaders and consequently increase their performance level, which will facilitate a link between HRM and organisational performance. Rasmussen and Ulrich (2015) focused on the use of HR analytics to understand the employees and their performance towards the strategic objectives of the firm. Through the use of HR analytics, the firms can learn from the experience that they obtained from their daily projects and practices and also the observation of employee behaviour and performance with the use of HR analytics.

These will benefit in terms of developing the strategies and policies that can be used to improve the HR practices in the manner so that their performance can be linked with organisational objectives and performance. In this context, training and development improve their understanding and awareness of the organisational objectives in terms of performance, strategies and other aspects that will benefit in terms of developing their efforts for improving skill for the accomplishment of those objectives (Boudreau, 2017). This is also beneficial to develop commitment-based HRM practices while focusing on innovation and performance. This is beneficial to both employees and also firms in terms of improving the strategic role and contribution of HRM in the firm (Frazier, 2012).

Brewster (2017) discusses how to link HRM with organisational performance; HR managers must also understand how employees work in the organisation to achieve strategies and employ them to achieve strategic goals. In this way the HR managers are needed to understand documented strategies, mark them up and ask the employees clarifying and challenging questions for discussing the objectives and the strategies that are needed to develop with their HR team (Chowhan, 2016). This is not only effective to develop engagement of the employees but also to develop a sense of belongingness among them for the organisational objectives. It will benefit the firms in terms of improving their contribution to the organisational objectives and strategic goals, which will improve the strategic linking of HRM with the employee and organisational performance (Heffernan et al., 2016). Barrick et al. (2015) further disclosed that motivation is one of the most important aspects that HR managers in the firm are needed to consider for linking HRM strategies with organisational strategies. It is because the motivation for the employees makes them satisfied and increases their performance towards the assigned roles and responsibilities. It benefits to improve the performance level of them and also of the organisation, which demonstrates a good link between HR activities in the firm with the organisational strategies.

Moreover, Roumpi (2017) explained that talent management is another major aspect that is needed to be improved by the HR managers as it is good to ensure retention of talent in

the organisation as well as ensuring that the firm has the required skill and knowledge in the firm as per the need. Further the study stresses that talent management practices of the firms are effective for HR managers to make aware of the organisational strategies and also to understand the importance of skills and knowledge to achieve those strategies. This is also beneficial to link organisational HR practices with organisational performance. The above strategies and the ways are significant to understand that the increasing employee engagement and relationship with them are the major attributes that HR managers are needed to consider for enhancing overall strategic role and importance for meeting the challenges related to employee performance and consequently to contribute in employee performance. The review of the literature enabled us to gain an insight that the organisational strategies and skills should be linked, and for this, employee motivation and satisfaction is required, along with ensuring the engagement of the employees in organisational decisions. This is beneficial in terms of developing a sense of belonging and, as a result, the responsibility to perform well in the firm's assigned roles.

2.12 Impact of HR Practices on Motivation

Human resource practices are vital in every business environment. The significance of HRM has attained considerable attention in the banking sector as well (Rana and Malik 2017). According to Andreeva and Sergeeva (2016), HRM practices have grown widely in the banking sector due to the nature of the banking sector. The banking sector is mainly recognised as the service-based industry, where the HR department is accountable for identifying the right talent and places them in the right jobs. Guerci et al. (2015) argued that the motivation of employees is the primary factor of performance. Motivation greatly leads toward the firm performance as a whole; hence many organisations place a high priority on the phenomenon. The role of HR is to identify and manage the most valuable asset of the organisation (Andreeva and Sergeeva, 2016).

Therefore, it is the duty and responsibility of HR to deal with the motivational needs of the workers. The research of Chen et al. (2017) stated that enhancing or addressing the need for motivation is not an easy task. It is considered a continuous process in the organisation as the modern business environment is changing rapidly. To sustain the change, it is critical to keep the employee motivated. Another growing area of concern in the modern banking business environment is the issue of employee retention. According to Faisal

Ahammad et al. (2015), the issue can be greatly addressed through fulfilling the employee motivational needs.

The findings of Beltrán-Martín and Bou-Llusar (2018) observed that an organisation that encompasses effective training plans for the worker could significantly improve the motivation of the employees as well. Ahmad et al. (2015) revealed firms that want to address the motivational need of the employees must prioritise training. In this way, the firms will be able to attain a high level of performance. Rana and Malik (2017) conducted the study to interpret and determine the effect of training on the motivation of the employee and consequently on employee performance. The finding of the research reveals that there are numerous factors such as working environment, management behaviour, technology, motivation, leadership and training and development that contribute greatly toward the performance of the employee (Andreeva and Sergeeva, 2016). These factors also lead to organisational development (Beltrán-Martín and Bou-Llusar 2018). On the contrary, the research of Sattar et al. (2015) demonstrated that the modern banking sector is experiencing immense difficulties with low productive employees. The research further revealed that the low motivation among employees of the banking sector is high due to the nature of the business. It is also due to the environment in which the banking industry operates (Rana and Malik 2017).

Darwish et al. (2016) conducted a study to determine the association among recognition, empowerment, job environment and benefit. The reason for determining the association is to identify the significant factor that can contribute to improving the motivational level of employees. Ijigu (2015) carried out the study to assess the motivational factor that is highly preferred by the banking industry employee. The finding displays the most preferred factor, which is utilised in the banking industry to enhance the motivational level. The study's findings demonstrated that 18% of the banking sector uses benefits to enhance the motivational level of employees. On the contrary, empowerment is a factor that is widely used in the banking industry to increase motivation.

Imran and Tanveer (2015) revealed that offering decision-making authority to the employee could greatly assist in increasing the motivational level of the employee. Moreover, employee growth, recognition and the job environment significantly impact the motivational level of the employee, particularly in the banking industry. The study conducted by Hashim et al. (2017) demonstrated that training and development contribute greatly toward the performance of the employee and found a significant association among the factors. The study's findings further stated that training has a huge impact on the motivation of the

employee. The organisation that generally wants to enhance the quality of the work must work greatly on employee training (Andreeva and Sergeeva, 2016). Similarly, Ijigu (2015) critically studied the phenomenon of training and revealed that training is recognised as the learning experience.

In addition, the research of Rana and Malik, (2017) indicated that training is highly linked with motivation. On the contrary, motivation is greatly linked with the productivity of the firm. The research of Nabi et al. (2016) demonstrated when the training is offered to the employees; it motivates them and leads to increase productivity. According to Rana and Malik (2017), the compensation package also encompasses a great impact on the level of engagement of employees. Furthermore, the high compensation offer employee with satisfaction and encourages them towards better performance. On the contrary, researchers have displayed that the low compensation greatly impacts the performance and the motivation of the employee (Rana and Malik, 2017; Beltrán-Martín and Bou-Llugar 2018). Hence, it can be evaluated that the HR practices such as training, compensation and other practices greatly impact the performance and the motivation of the employee. Thus, these practices are useful, particularly for the banking sector. The reason for the phenomenon is that the banking industry is continuously changing. Therefore, to sustain change, it is critical to address the need of the employees effectively (Rana and Malik 2017).

2.13 Pakistani Banking Sector with regards to Individual HR Practices

According Ashraf et al. (2015), the business environment is becoming extremely difficult across the globe. The potential reason behind the complex business environment is the effect of the various revolutionary factors such as deregulations, technological advancement and service proliferation (Rana and Malik 2017). As an outcome, the organisation is striving continuously to exploit other business opportunities and achieve a competitive advantage. Modern organisations are continuously trying to neutralise the impact of the environmental threat by selecting enhanced business strategies (Nadda, 2016). Further Mahmood et al. (2019) asserts that the major source to achieve competitive advantage is to intricate the environment of the business. It can be done by investing in the human capital of the organisation effectively (Rana and Malik 2017).

On the contrary to the above, measuring employee performance in the sector of banking is a critical tool for all bankers. The reason behind the significance is that it certainly improves the overall performance by effectively applying the practices of human resources (Nadda, 2016). Similarly, the research of Rahimi et al. (2016) demonstrated that the factor such as emotional intelligence and the performance trait is become accepted at the HR level particularly in the banking sectors. The nature of the association among the variables with other practices of HRM is still in its infancy. According to Ashraf et al. (2015), the banking sector of Pakistan has thereby witnessed extreme financial crises during the entire year of 2000. The crises have been faced particularly between the years 2005-2008. The decline has been greatly observed under the bank of Pakistan, such as the NIB and the national bank of Pakistan (Rana and Malik 2017). These banks have thereby revealed their losses and downsize in the performance in a manner that has impacted the performance of the employee in the sector (Ahmad et al., 2015).

According to Qureshi (2015) in the banking sector of Pakistan, the management of the bank adopts distinct tools for determining and evaluating the performance of the employee (Rana and Malik 2017). Sabir et al. (2015) claimed that employee performance is a critical indicator of success in the banking sector. Further research demonstrates that employees are a vital asset to the organisation (Rana and Malik 2017). The research also revealed that if the employee performs well, then the organisation will lead towards increase productivity. Mehta (2016) critically demonstrated that this type of scenario impacts the behaviour of employees greatly in the Pakistani banking sector. Modern banking organisations are now generally seeking to sustain and survive their rank just by emphasising the implementing, downsizing, reengineering, restructuring the novel technologies (Rana and Malik 2017).

Qureshi (2015) discovered that the role of employee engagement among HR practices of Pakistani banks and revealed that they are significantly related. Mahmood et al. (2019) demonstrated that employee engagement is considered a wide construct that is generally applicable to all areas of HRM. On the contradictory, Sabir et al. (2015) demonstrated that there exists a great association between the reward system and the human behaviour that generally impact the performance and satisfaction of the employees (Rana and Malik 2017). Mehta (2016) further revealed that there is a great association between the reward system and employee performance in the banking industry of Pakistan. Similarly, the Pakistani banking industry greatly utilises performance appraisal practices. According to Khan et al. (2017), it has been found that human resource plays a critical role in performance effectiveness and evaluation. However, the banks of Pakistan do not use the online system of appraisal to

evaluate the performance of the employees. Moreover, none of the appraisals in the Pakistani banks is integrated with the HR system. According to Rahimi et al. (2016), HRM plays a critical role in making the banking industry of Pakistan more prosperous.

Sabir et al. (2015) defines human resources as a phenomenon that involves similar activities like domestic HRM. However, the notion operates across the local boundaries and along with high complexities. The major reason behind the complexity is the diversity in the local culture as well as in the types of employees. Rahimi et al., (2016) argued that the banking sector of Pakistan deals with numerous HR activities such as the management of joint ventures and the alliance. Moreover, the authors emphasise Pakistan culture as the major concern, along with the collectivist orientation. On the contradictory, the research of Ashraf et al. (2015) demonstrated that the authoritarian pattern is highly prevalent in the banking organisation of Pakistan. Similarly, HR-related decisions are generally made by the committees that comprise governmental bodies.

Rahimi et al. (2016) further demonstrated that the Pakistani banking sector also employs impression management strategies. The research of Ashraf et al. (2015) analyse the usage of impression management strategies among Israelis, Indian and Pakistani banking sector. The research finding further reveals that the Pakistani banking sector is more inclined toward employing impression management strategies as compared to other countries. Moreover, Rahimi et al. (2016) conducted the study to evaluate the HR practices in the Pakistani banking sectors. The finding of the research reveals that the Pakistani banking sector tends to rely heavily on relationship-focused strategies. Besides, the government of Pakistan certainly acknowledges the fact that the latest data on the labour market trends emphasis greatly HRM needs. The reason behind the emphasis is to address the vulnerabilities that are being faced by the labour force.

According to Iraqi et al. (2015), the Pakistani banks tend to follow a standardised and systematic approach for their HR practice, such as recruitment and selection. The research further reveals that the vacancies advertisements are usually posted through social media or in the newspaper. The banking sector of Pakistan employs fresh graduates, particularly in the banking sector. These HRM requirements are usually fulfilled by the management of trainee officers (Ashraf et al., 2015). For example, one of the most prominent HR practises that are widely used in the Pakistani banking sector is training and development.

Moreover, these banks certainly claim to invest heavily for the training and development of both the new as well as the existing employees (Iraqi et al., 2015). On the contradictory, the research of Ashraf et al. (2015) demonstrated that the bank generally

follows or adhere to the comprehensive process of the performance appraisal. These processes are extended for the entire organisational member comprising the non-managerial and the managerial staff. The research further demonstrated that the standards of performance setting do not generally involve employees; still, it ensures that the employees are aware of the standard. The research of Rahimi et al. (2016) demonstrated that in the Pakistani banking sector, the appraisal is generally conducted on an individual basis instead of in teams. Moreover, performance management is not usually conducted throughout the year; still, it occurs as an informal review by the line manager. These appraisals are generally conducted at regular intervals (Iraqi et al., 2015).

2.14 Problems/issues Faced by the Pakistani banking sector with regards to individual HR practices

Shahid (2018) argued that since independence, the banking sector of Pakistan had displayed a drastic change. From the starting, the country's banking sector suffered from numerous issues such as the untrained human resource professional, lack of management system, shortage of resources and uncertainties in the political and the social system of the country. As an outcome of these entire problems, the financial sector of Pakistan suffered numerous negative impacts along with poor services. The state bank of Pakistan plays a vital role as the central bank. It promotes the private banking system that outcome in unlawful practice during 1950-1960 (Iraqi et al., 2015).

According to Shahid (2018), the banking sector of Pakistan has experienced severe financial disasters. Thus the research further identified that the government reforms have thereby enhanced the Pakistani banking system greatly. Ashraf et al. (2015) demonstrated that HRM has emerged as a critical phenomenon in the past few decades. The reason behind it is that most of the business organisation has begun to adopt human resource to achieve competitive advantage. It has been revealed that HRM has attained significant importance across the world; still, there have been enormous issues which are being faced by any organisation. Nadda (2016) revealed that the Pakistani banking sector is facing an enormous

dilemma. The research further reveals that the banking sector of Pakistan is stuck greatly in the circle of powerlessness and powerfulness in the private and public sectors.

Shahid (2018) reveals that the Pakistani banking system is dealing with the issues of HRM. For instance, Ashraf et al. (2015) conducted a study to evaluate the HRM practices of Habib Bank Limited (HBL). The finding of the research reveals that the appraisal system of HBL is not implemented successfully. The reason behind it is that the employees of the organisation, particularly the operational staff, are increasingly demotivated regarding their working environment conditions and the salary packages. Furthermore, it is demonstrated that the company encompasses no training or counselling sessions to improve employee motivation. Moreover, Cloutier et al. (2015) asserts that communication is a key between the manager and the employees.

In contrast, Ashraf et al., (2015) discovered a significant communication gap between HBL managers and employees. The manager of the company is generally not aware of the successful implementation of the appraisal system. Thus it can be perceived that HBL is extremely deficient in terms of effective performance management strategies. On the other hand, the company's HRM is unable to work on the motivation and the survival of the employees (Shahid, 2018). Iqbal et al. (2018) reveals that the banking sector of Pakistan has experienced radical changes and has suffered from acute deficiency as well. Moreover, the lack of trained staff in the banks impacted the services offered to the customer negatively.

According to Ashraf et al. (2015), the Pakistani banking sector plays a vital role in the growth of the economy. Pakistani banking sector comprises different banks such as public, private, foreign and specialised banks. Thus, the composition of distinct banks operating in the economy has been generally changed since the year 2007. According to Rahimi et al. (2016), there is growing evidence regarding the significance of human resources for achieving a competitive advantage in the banking industry. Shahid (2018) argued that the financial sector organisation of Pakistan must adopt effective HRM at the strategic level. They must adopt the benefit of the human resource to retain, attract, motivate and develop a talented workforce.

Rahimi et al. (2016) critically argued that the inefficient use of technology and the prolonged working hours are two major reasons for the lack of commitment and dissatisfaction among employees. The issue is particularly found in the banking sector of Pakistan. On the contrary, Shahid (2016) argues that the complex practices of HR have generally discouraged and demotivated the young graduates toward banks. This, in return, has resulted in numerous HR issues such as low productivity, absenteeism and turnover.

Moreover, the banking sector is one of the most demanding industries as the employee of this industry work under extreme stress and experience workload quite often. The reason behind workload and stress is the sensitivity and the nature of the job (Rahimi et al., 2016).

3.7.1. Planning and Expectation Setting

In the planning and expectation setting, goals are set, the process through which goals are evaluated and a specific period is outlined and then adhered to. A performance management system requires clear goal-setting.

3.7.2. Monitoring

The best performance management system tool is keeping track of the ongoing progress of your employees simply and quickly. This means that the performance of the employees is monitored at work, and by this, quality is cultivated in the existing employees.

3.7.3. Development and Improvement

Once the banks have monitored their employee for a specific period, then they need to encourage further improvement and development. A successful performance management system always strives for more and finds further ways of stretching the capacity and potential of their employees.

3.7.4. Periodic Rating

It is important to provide some kind of feedback or rating, which will help their employees to realise whether or not they are on track in terms of future goals.

3.7.5. Rewards and Compensations

The rewards and compensation stage is the most important element of all when looking for a performance management system. If a bank wants a good employee to continue to achieve and develop his or her goals, they need to feel recognised and appreciated by giving some reward or compensation. By this, employees are more encouraged and bear all the hardships.

The banks' structure should be recognisable by strategies for methodology, using the methodology map, proficiency evaluation and purposes, and undertakings. Scorecards are utilised to improve obligation through banks' goals, and efficiency evaluation and applicable

employees are acknowledged with confirmation and prizes. Therefore, this dynamic apparatus is appropriate for employees and execution goals. The significant worth of expending this appropriate structure is that it gives them a method to induce a sensible undeniable outcome critical to the various parts of key conceiving and the administration, inferring that there should be a prominent relationship between the risks in which the banks are locked in. The evaluations are for the following achievement and the employees of the essential target attempting to achieve (Edward, 2004).

The performance assessment of the employees will be evaluated using methods based on previously established targets and objectives. The idea of each position is not quite the same as others. In this manner, appraisal standards are unique too; for example, the performance assessment of the bank manager and operations manager is determined by their management aptitudes. In the same way, the performance of a cashier is assessed through his skills in how efficiently he collects and gives back the money, the same as the efficiency of an area manager is evaluated as to how effectively he manages all the branches of a particular bank in a specific area.

As the greater part of the resources remain unfit to get its obvious advantages. Uncalled-for data and information measures can make it difficult to get extraordinary outcomes. It needs a total outer checking of the commercial banks as its fundamental accentuation is on customers and the employees of the banks (Gajjar, 2013).

3.8. Competitive Advantages and Performance Goals

Comparative strength and advantages are the elements that influence the banking sector to remain and excel in the competition of the commercial sector (Slack, 2008). Performance objective means an association of techniques between banks' performance and their priorities. Priorities are based on the competition within the sector. These performance objectives are considered achievable objectives of a bank. Performances are based on five things; quality, rate of interest, speed, dependability, and feasibility. These five factors always provide a competitive advantage to any bank. Each term will now be explained one by one as follows:

3.8.1. Quality

It is the main objective and concern about executing duties appropriately. Getting funds and giving facilities as indicated by the plan. The same is the situation with the commercial banking sector in Pakistan. They genuinely give quality services to their clients and remember and focus on the necessities of clients. Besides, their customer support should be

up to the mark such as providing accurate information and genuine recommendation in case of any query or concern.

3.8.2. Speed

The subsequent goal of a bank is to resolve queries as soon as possible while wasting as little time as possible. The time should be specific between the client's query for a particular service and the time of resolving it, such as expedite customer support provided by the customer support team over the phone or the internet.

3.8.3. Reliability

The banks are answerable for performing their work in time, and therefore have to be quite reliable as they are providing quite sensitive services for instance financial services. Furthermore, they should be required to maintain client confidentiality, as this information was previously confidential. Clients prefer financial institutions that are dependable, maintain information confidentiality and have the best IT infrastructure.

3.8.4. Flexibility

The bank appreciates the sentiments and recommendations of esteemed clients to improve the nature of the services given and to establish a positive relationship with the clients.

3.8.5. Cost

All the services are given at the economic interest rate and furthermore easily available to the clients. The clients who are depositing their money into the bank should earn more profit so that they can be matured, retained and can be made loyal. In contrast, those clients or organisations which want to get loans from banks should have to be facilitated in providing the loans so that they can repay the loans with reasonable interest rates conveniently. Otherwise, these customers will be unwilling to obtain it at high interest rates as it will be difficult for them to repay the loans in a predetermined time frame. As the majority of business organisations do not get this much return on investment in the initial stage, they can reimburse the loan payment at a higher interest rate conveniently (Roberts, 2015).

2.15 Theoretical Framework

The Fombrun, Tichy and Devanna Model (1982) of HRM is developed to explain the HRM, however it include only four aspects and functions for the people in the organisation, namely; selection, appraisal, development and rewards (Kaufman, 2015). This model is also known as a matching model by explaining the cycle of human resources (See figure 1) in an organisation.

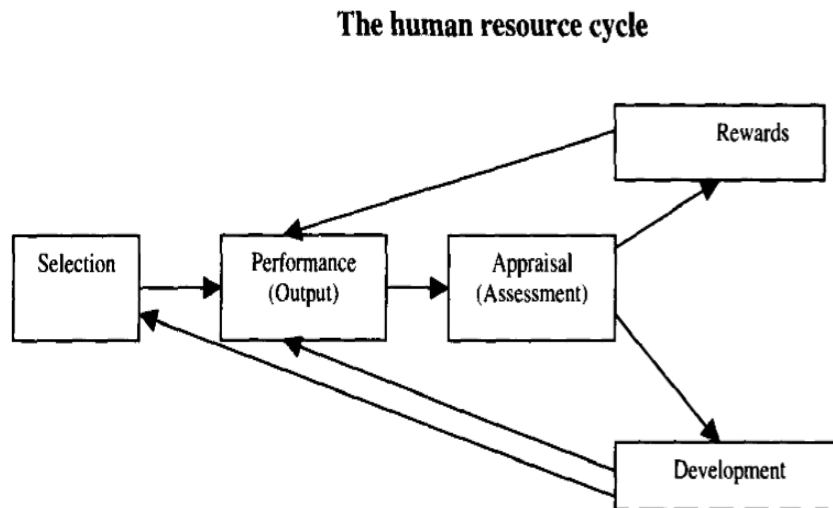


Figure 1: A matching model of HRM (Source: Beer et al., 2015)

According to the matching model, rewards and development of the employees are directly associated with their performance, and due to this, any change in employee performance should be appraised. It makes the employees do better that is good to increase their efforts for organisational goals and to meet the organisational needs of employees' contribution and performance in a way so that competitive advantage can be developed (Absar et al., 2010). However at the same time, the types of rewards are not explained because they are directly associated with the HRD and HRM policies and procedures in the organisation and as a result it lacks from the wider perspective of the HRM. Similarly, with the growing importance of people in the organisation and consequently the HRM, this model seems less suitable and, in this context, the Harvard model is the first pioneering work to explain HRM (Beer et al., 2015) (see figure 2):

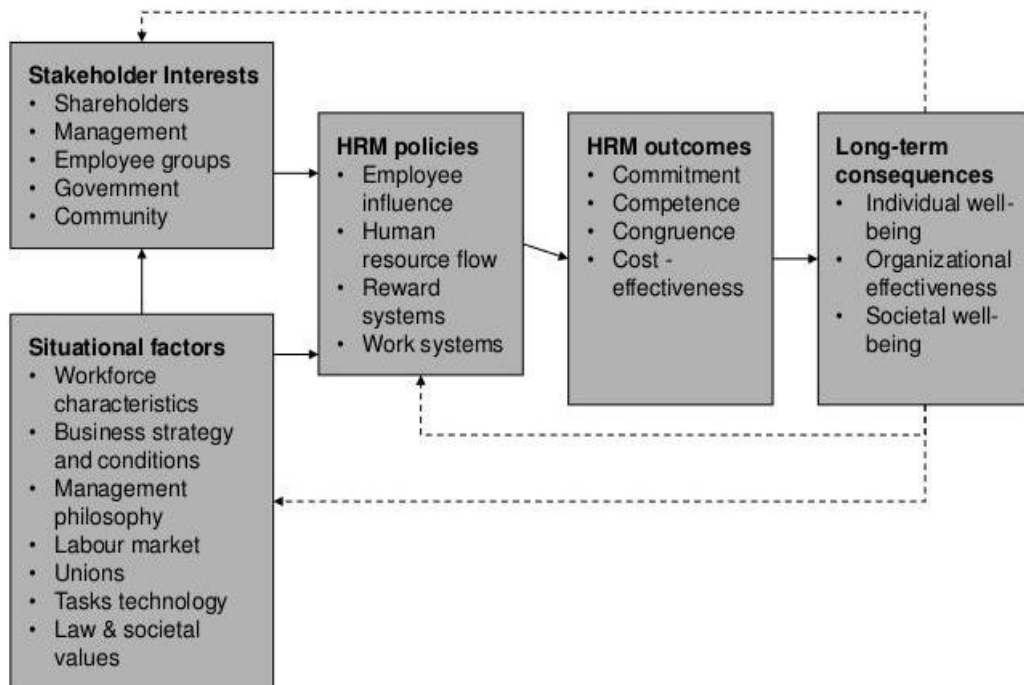


Figure 2: Harvard Framework of HRM (Source: Beer et al, 2015)

This model is comprehensive as it considers six major and critical components of HRM with the internal as well as external aspects that might influence HR policies and strategies in the firm and consequently the management of the people within the organisation (Brunetto et al, 2011). Agyepong et al, (2010) stated that Harvard framework includes the interest of all stakeholders that is the major factor to determine HR policies and the level at which they are effective to bring positive outcomes. This model is supported by Tiwari and Saxena (2012) by stating that the major qualities of these models are the inclusion of components such as stakeholders' perspective, mutual commitment and cooperation, and also the supervisory style, which enable the firms to identify the factors that influence on the employees. This model enabled to increase focus on the HR managers on the practices that influence the employees. Beer et al, (2015) investigated this model with an emphasis on the utility and inter-relationships of the various elements covered through this model to evaluate the benefits of this to achieve HRM objectives of the firm. The objectives of HRM are related to employee improvement, satisfaction and motivation to increase the contribution for organisational goals and objectives.

Moreover further, HRM has become as an important strategic aspect and also the important consideration by the managers and due to this, the focus on the strategic initiatives undertaken by HR managers to link the employee performance with the strategic objectives

of the organisation has been developed (Sanders et al, 2014). In this context, David Guest's HRM model (introduced in 1997) is the most important and relevant model as this model consider the specific strategies undertaken by the managers that are related to certain practices and produce results in desired outcomes for a firm by considering outcomes in the form of behavioural, performance and financial rewards outcomes (See figure 3) (Guest, 2011):

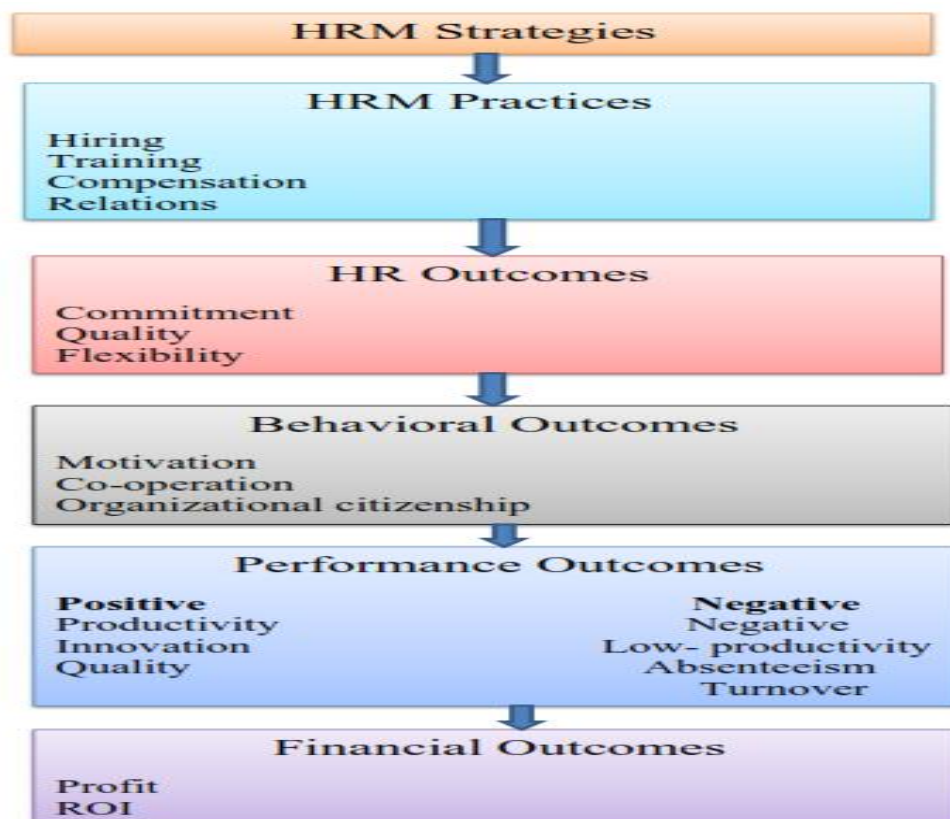


Figure 3: Guest's Model of HRM (Source: Guest, 2011)

This model is beneficial to improve the understanding of the importance of HRM as it facilitates a logical sequence of the six major components associated with HRM practices in the organisation and the associated objectives (Analoui, 2017). According to this model, HR strategies mainly focus on the four major aspects such as recruitment, training, compensation and relations as described in matching model and for developing people related outcomes in terms of increase employee commitment quality and flexibility to work on the assigned roles and responsibilities (Guha, 2019). It is because these HR outcomes are effective in facilitating positive behaviour aspects of the employees in terms of employee motivation and their cooperation. These behavioural outcomes benefit in terms of enhancing positive

outcomes and reducing negative outcomes in employee performance and to improve the financial performance of the firm (Uysal, 2019). Guest model of HRM shows the strategic link of the HRM practices and also the reasons for the increasing focus of firms on these practices for improving employee performance. However, this model does not consider the external factors and situational factors that are the major determinants for the direction of these practices and overall outcomes from these practices (Thompson, 2011). According to Thompson (2011), in the current business environment and the changing scenario, the Guest model is less relevant with the organisational practices as the external and situational factors determine the direction of HR policies and the outcomes in the different forms. In this context, Warwick model, developed by Hendry and Pettigrew at the University of Warwick includes five elements (See figure 4) to explain the HRM and its relevance in the current business environment (Tiwari and Saxena, 2012).

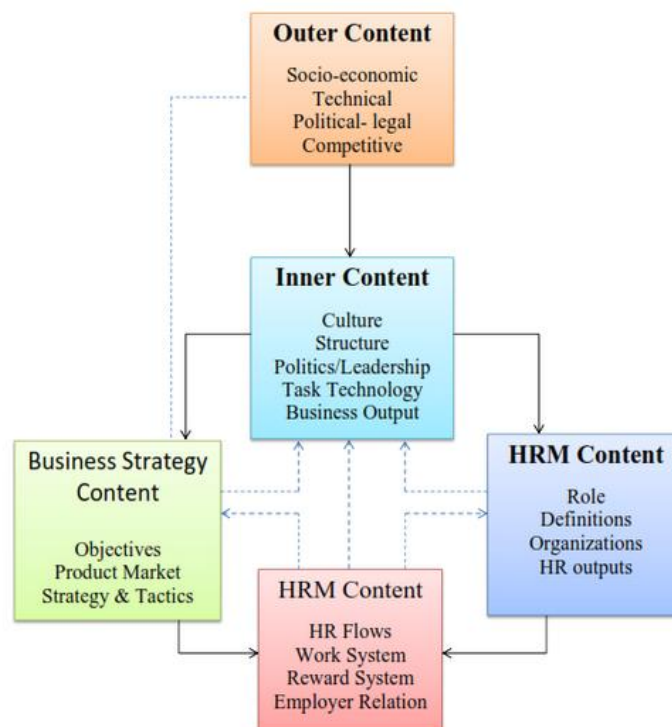


Figure 4: Warwick model of HRM (Source: Tiwari and Saxena, 2012)

Warwick model includes the wider aspects of the HRM with a focus on the linkage the external factors and business strategy and the consequent impact on HRM context. It also explains that internal environment of the organisation also influences HRM and business strategy context of the firms as the combination of both brings a change in the organisational

strategies for HR flow, employee relations, rewards and also the work system determination in the organisation (Lee et al, 2011). In the context of this model, Absar et al, (2012) discussed that the major strength of this model is its ability to identify and classify the influence of the most important environmental aspects impacting on HRM. This model benefits to make the organisations aware of the internal and external environment and to link HRM with strategic objectives of the firm. This is also beneficial to bring flexibility in HRM practices due to the consideration of a change in internal and external business contents.

The above are the major models of HRM that are also related to the universalistic theory of HRM that argues a linear relationship between HR practices and the organisational performance. With the consideration of theory, it is stated that HR practices are universally applicable with the universal purpose of increasing organisational performance and being successful in the competitive business environment (Marler, 2012). It is because HR practices are linked with the employees and these have an influence on the employees and their commitment and performance level in the organisation to bring an improvement in the financial performance of the organisation (Saridakis et al, 2017). At the same time, scholars with contingency perspectives (Saridakis et al, 2017) discuss quite differently from the above. According to this, the relationship between HRM practices and organisational performance depends on various factors such as company size, technology, ownership, location and so on (Paauwe et al, 2013). Similarly, HRM and performance outcomes of the employees as described in Guest model are also dependent and vary according to these factors and as a result, HR policies and procedures must be flexible (Saridakis et al, 2017). It is the major aspect to improve the strategic role of HRM in the firm and to achieve the strategic goals.

Further, with the consideration of strategic HRM or the strategic role of HRM, resource-based theory is also an important theoretical aspect that can be used to explain the importance of HRM. Resource based theory of HRM is good to consider due to its significance for the attention on the strategic value of the workforce and also the identification of issues in workplace learning (Yang and Konrad, 2011). It provides a sifted perspective for HRM practises, as well as a focus on employee development, which benefits to improve organisational performance (Nyberg et al, 2014). According to Muger (2012), resource-based theory focuses on learning and experience aspects of human resources in the organisation, which is beneficial to increase the strategic capability of the firms with an increase in resource capability that contributes to facilitating competitive advantage.

Kolsky and Pombriant (2012) proposed two unique models of satisfaction and loyalty of customers. One is emotional and the second one is perspective. He clarified that the

emotional loyalty is in regards to the emotional sentiment of a customer for a specific bank. It means how someone feels about the bank and its services. The author expressed that it is type of attachment that someone with that particular bank can not consider leaving it. On the other hand, the intellectual is a bit more legitimate and value based where clients ought to legitimise working with that bank as opposed to some other financial institution (Palmatier, 2007).

Peppers and Rogers (2004) clarified two alternate points of views of client loyalty. One is attitudinal and the other one is behavioural devotion. He expressed that there is no connection between attitudinal loyalty customer desire however the behavioural one is identified with real behaviour of the customer and paying little attention to his manner of choice.

The various hypotheses of inspiration have an incredible emphasis on persuasive abilities which are examined as:

2.15.1. Maslow's Theory of the Hierarchy of Needs

Abraham Maslow introduced the most accepted content hypothesis of motivation. He explained inspiration by methods for the satisfaction of prerequisites arranged in a grouping according to need. As satisfied necessities do not prod, the dissatisfaction drives a person towards fulfillment. Abraham's theory refers to self-actualisation as it is the most important level or stage in his worldview of human motivation like 'Hierarchy of Needs'. According to the dynamic arrangement of necessities, self-actualisation displays the most notable motivations, which permit one to realise his real capability and achieve his 'ideal self'. Self-acknowledgement necessities include individual and creative self-advancement, which is achieved by methods for the attainment of one's most extreme limit. As indicated by Abraham, people used as ideals are those who knew their total or approaching their greatest limit in their particular topic or actual interest (Dye, 2005).

If a person wants to be successful and completely use the inner capabilities and outer resources, he has to be beneficial. Productivity starts from capacity, motivation, and office environment. Anyhow if an association equips the employees with the most recent tools and devices, but employees are not able to do their work, showing a lack of interest or facing pressure then the efficiency will be decreased. Likewise, if the employees are energetic and

inspired however, they do not have the proper device to play out their responsibilities then efficiency will be less too (Milheim, 2012).

Generally, various professionals are not happy with their present job, as they have the opinion that they are not given suitable and relevant instruments to achieve success. Whether it is lack of devices or deficient training of the workforce, these sorts of employees have the feeling that they are not skilled enough for attaining the achievement. In the long run, this dissatisfaction can drive these resources to resign. This gear for accomplishing success can be distinctive for various occupations as the nature of designation varies, and various employees.

Efficiency depends on the executive director, the administration of the firm, influencing the workforce to remain motivated, to get extraordinary, and to be eager. Consequently, suitable tools for doing the work and talented professionals are the two most important basic reasons for the development of the enterprise. The organisational goals are a huge part of this accomplishment. For accomplishing these goals, an individual need to be beneficial and set certain targets. Self-acknowledgement is not possible if the little necessities are not fulfilled. Likewise, advancing toward one's self-acknowledgement continues for a whole life (Zalenski, 2006).

Hence, if the supervisor of an organisation needs to have progressively beneficial colleagues then he should have to give them sufficient time and chance to finish allocated assignments completely. Set a time period anyway this time period not to be related to the firm, yet interior time span, to permit these resources to have a feeling that they have limited duration, yet, just adequate chance to deal with the work in a proper manner. As the workforce have a total image of targets and which kind of activities are required to execute it, these professionals will think about these plans and will prosecute these plans by meeting the due date. Therefore, the workforce will have greater efficiency by concentrating on self-actualisation instead of elevating efficiency (Kiel, 1999).

2.15.2. Alderfer's ERG Theory

The Alderfer theory of inspiration depends on the study of Maslow. Alderfer understands that when little needs are satisfied, these needs include fewer portions of one's thought, yet the more prominent necessities will turn out to be increasingly noteworthy, the regular one looks for these needs. Alderfer also encountered a procedure which is named as the frustration-regression system. As indicated by this introduced procedure when an individual's more significant necessities are not satisfied; the individual may revert to minor

requirements. It is especially important with respect to motivating manpower, for example, when someone's sense of self-rule or the necessity for supremacy is sabotaged, because of the atmosphere of the working environment. Subsequently, the workforce may focus more on career security or connection with work (Trigg, 2004).

Right at the moment when team members go the extra mile, most of the time these peers perform that specific task for their colleagues. As the salary may push them to begin working at an organisation, a feeling of acquaintanceship with the fellow workers urges them to stay with their organisation in crucial periods when the organisation's monetary situation is not much satisfactory. Subsequently, organisations must give them a great atmosphere for working and chances to flourish with the goal that they can concentrate on the advancement of their professions rather than stressing over little and immediate constraints and challenges (Lee, 2016).

2.15.3. McClelland's Achievement Motivation Theory

McClelland used a substitute methodology to give the idea of necessities and gratified that necessities are made and seized. He never stressed on happiness in his work. He was moreover inflexible that merely one major reason can be accessible in an individual's behaviour at a time. He arranged the requirements or aims into achievement, association, and command and believed them to be affected by inside driving components or outer factors as well.

The motivation for achievement develops out of the psychological need for capacity and is described as a continual hard work to achieve utmost expertise instead of a standard that can start from three origins of competition, for example, the effort, the competition with oneself, and the fair competition among colleagues. Workplaces where healthy competition exists permit the workforce to be motivated that results in enhanced efficiency by inspiring the workforce to put efforts for development and be responsible. Various people are by nature determined. Making use of this quality can be a basic and effective way to permit representatives to be more successful.

2.15.4. Herzberg's Motivation-Hygiene Theory

Two-factor hypothesis by Herzberg was at first proposed to target workforce inspiration and saw two elements of work satisfaction. As per him, motivation factors affect job satisfaction as these components rely upon an individual's necessity for self-progress, for example, achievement, affirmation, employment, commitment, and development.

Likewise, neatness components, that showed insufficiency requirements, described the work situation and can make individuals dissatisfied with respect to their jobs such as company strategy, and the administration, remuneration, social associations, and professional workplace. Most often officials require some kind of compliment for work finished persistently. As a result, when an employee delivers the best performance or makes a special effort to assist a co-worker, supervisors should recognise and reward these individuals. For that reason, in this workplace, people feel that their achievements are being appreciated which enhance their spirit and motivate these individuals to continue doing work persistently. Besides, no one wishes to invest significant measure of his energy at an inappropriate workplace which can lessen his efficiency. Consequently, a wonderful workplace is entirely crucial (Gawel, 1997).

2.15.5. Reinforcement Theory

The remarkable procedure hypothesis of motivation is the reinforcement theory that focused on the results of human behaviour as a motivation factor. Considering Skinner's operant conditioning theory, it differentiates motivating remarks as boosters that elevated the opportunity of the perfect behaviour repetition, for example, recognition, money related encouragement, promotion, or some other kind of incentives.

It showed inspiring remarks from antipathetic assistance and punishment, positive assessment gives a person what he needs as a result of provided behaviour, and the bad response tries to crease the unnecessary behaviour by providing unwanted outcomes. People will stay with an enterprise if there is a valid justification. Hence, if supervisors need to keep their skilled people and make them motivated, at that point an incentive and bonus program is extremely required (Ying-kuan, 2003).

2.15.6. Adam's Equity Theory of Motivation

As indicated by the Equity theory of motivation of Adam's that an individual is encouraged when managed unbiasedly, and one gets what one thinks sensible against his work. This hypothesis recommends that an individual not simply coordinate the contributions with the proportion of compensation he gets yet furthermore compare his remuneration with the payout of his teammates who possess similar sort of employment obligations and endeavours. The reality of unbiased nature is essential and critical to motivation. Moreover, it is very disheartening that being one of the entire groups has more burdens of job duties than others as it allows him to think that he is being victimised so this is the reason he is having workload. As a result, senior officials must treat all workforces equally in order to avoid detecting racism (Burgess, 1966)

2.16.7. Locke's Goal-Setting Theory

Locke's goal-setting theory, believes goals to be fundamental elements for deciding the behaviour. It highlights goal accuracy, difficulty, and recognition. It advises how to incorporate it in compensation packages and the administration through objectives methodologies. Supervisors have to set minor aims that can be achievable and team members can accept them in reality. As a result, these resources will work more carefully to take advantages (Locke, 2006).

As indicated by a review, about 85 percent of high-ranking officials express that having an extremely inspired workforce is really important for the achievements of their enterprises. Moreover, the administrations have viewed that their profit amount is huge since most of their workers receive greater handsome remunerations than the competitors. As per a study, 80 percent of the people change the company as a result of their supervisors not because of the compensation they were getting from previous employers.

A study done by the Federal Reserve Bank of Boston found out that 67 percent of workers express that they would complete their responsibilities more determinedly if their administrators admire and acknowledge their efforts more. Moreover, 72 percent of professionals said that appreciation is the best exciting element for them rather than incentives.

As pay and incentives are noteworthy, research has findings that these notable factors are not extremely important motivating components. Or maybe, unquestionably the most noteworthy components overall would be co-worker's motivation such as 20 percent, and being valued and getting recognition such as 13 percent.

From the above analysis of different theories and frameworks of HRM, the strategic role and importance of HR practices and policies in terms of improvement in organisational performance have been explained. Different frameworks are effective to develop a different perspective for HR and its strategic importance in the firm. However, the growth perspective for HRM and the changing industry as well as business environment are causing a change in the role and functions of HRM, which are being reviewed and analysed in the next section.

2.16 Conceptual Framework

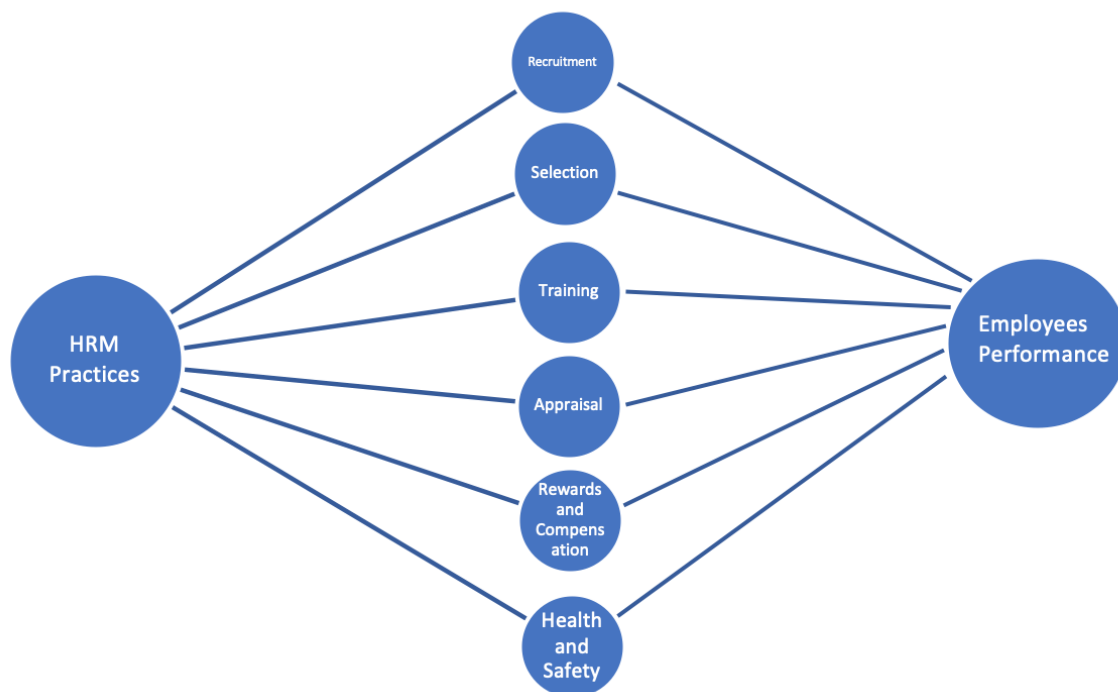


Figure 5: Research Model

2.17 Gaps in Literature

This particular research is aimed at analysing the role of human resource management in the banking sector with a special focus on the banking sector of Pakistan. Therefore, the research has assessed the challenges and performance outcomes for the implementation of compatible employees for improvement in employee performance. Previous literature has discussed about the importance of human resource management and the role of HRM in the banking sector, however, there is still the existence of some major gaps in the literature that are intended to be filled through this particular research.

Many of the previous researches have kept their scope general discussing the role of HRM in the banking sector in a general sense. The study by Chadha and Parimoo (2017) focused on the implementation and importance of human resource management systems in the banks in a general sense without any reference to the Pakistani banking system or any other banking system. Further, this study covered the relationship that exists between human resource management and employee performance, however, it was discussed in the general sense. A similar gap has been found by Mehta (2016) which focused on HR practice in the banking systems around the world. The research has too broad scope and the attitude, perspective, and outlook of employees differ from country to country and from culture to culture, thus the general study may not be as fruitful as a specialised focused study in a particular setting

Furthermore, many types of research have kept their scope limited to various countries and regions however these studies cannot be applied in the case of the Pakistani banking sector as Pakistani banking differs from banking systems of other countries and regions in various characteristics. Fathima (2015) focused on the HR issues that are faced by public sector banks in India. The banking system in India is dominated by public sector banks whereas, in Pakistan, the private sector banks are major employers plus their expenditure over the employees is also greater than the private banks. Both the banking system of neighbouring countries is distinct from each other as Pakistan has incorporated Islamic banking as well in their traditional commercial banking system. Similarly, Khan and Khan (2017) focused on HR practices, issues, and challenges in selected Indian banks. The study however focused on the implementation, practices, and behavioural aspects of the human capital management and does not draw a link between human resource management and the

improvement of efficiency and performance of the employees, therefore there exists the gap that how challenges can be overcome to produce such compatible human source who is efficient.

Rasool et al. (2019) conducted a recent study on HRM practises in the banking sector, focusing on HRM practises in the Chinese banking system. This research paper also has two research gaps that this paper will be aiming to fill. Firstly, it is focused on the Chinese system of banks. China, although being a neighbouring nation and ally of Pakistan has a completely different corporate culture and their business model is owned and controlled by the government, implying that there is no role for an individual in the banking sector at the top. Thus, the HRM practice implemented to solve HR problems cannot be replicated in the Pakistani context. Further, only one aspect of organisational and employee performance, the innovation is being linked to HRM in this research.

Likewise, past researches have gone through HR issues and challenges faced by banks in developing countries, such as the study of Madanat and Khasawneh (2018) which focused on the effectiveness of HRM practices and their impact on employee satisfaction. The research has a wide scope of developing countries especially Jordan, thus the culture of the Middle East and South Asia differs and the HR practice in both contexts should also differ accordingly. Studies that have focused solely on Pakistan have either not covered the whole banking system together meaning that they have focused on only one bank or a group of banks. Secondly, while discussing the impact of HRM on organisational performance as a whole, another gap exists. If a study by Noor (2020) is examined, it is limited to only one of the country's banks, the Bank Al Habib. Furthermore, the emphasis has not been placed on the entirety of HRM or the entire process, but rather on the impact of HRM practises on one of its aspects.

The identified gaps in the literature are summarised in the table below.

Previous Works	Highlighted Gaps in the Literature
Chadha, S. and Parimoo, D.D., 2017. Human Capital Management in Banking Sector-A Conceptual Framework. <i>International Journal of Management</i> , 8(6).	The research has discussed the problem in general senses without any reference to a particular banking system.
Mehta, E., 2016. Literature review on HR practice in the banking sector. <i>International Research Journal of Engineering, IT and Scientific Research</i> , 2(7), pp.115-124.	The research has discussed the problem in general senses without any reference to a particular banking system.
Fathima, J.S., 2015. HUMAN RESOURCE MANAGEMENT IN BANKING SECTOR.	The research focused on neighbouring country' India's banking system which is distinctive from the Pakistani banking system in terms of Islamic and conventional banking and influence of public sector banks
Khan, A., and Khan, W., 2017. Human Resource Development of Employees in Indian Banking Sector: An Empirical Analysis. <i>International Journal of Applied Business and Economic Research</i> . 15.	Focus on the Indian Banking system. No emphasis on the relationship between HRM practices and employee performance
Rasool, S.F., Samma, M., Anjum, A., Munir, M. and Khan, T.M., 2019. Relationship between modern human resource management practices and organizational innovation: Empirical Investigation from banking sector of China. <i>Int. Trans. J. Eng. Manag. Appl. Sci. Technol</i> , 10, pp.1-11.	Emphasis on the Chinese banking system which differs from the Pakistani system and a relationship has only been drawn between HRM and innovation.
Noor, S., 2020. HRM Practices on Employee Retention: A Case Study of Bank Al Habib Limited.	Focus is placed on only one bank rather than the whole banking system in general while the impact of HRM practices on employee retention is the only focus
Madanat, H.G. and Khasawneh, A.S., 2018.	The study has a wide scope of developing

LEVEL OF EFFECTIVENESS OF HUMAN RESOURCE MANAGEMENT PRACTICES AND ITS IMPACT ON EMPLOYEES'SATISFACTION IN THE BANKING SECTOR OF JORDAN. *Journal of Organizational Culture, Communications, and Conflict*, 22(1), pp.1-19.

countries with an emphasis on Jordan. Again, this can be followed in Pakistan as employee behaviour differs in both systems of banking.

2.18 Chapter Summary

The above literature review is effective to give an understanding of the major theories and concepts related to the HRM and its strategic role, which contributes to developing an understanding of the research problem. Based on the discussion above of the previous studies, in this section, the underlying theory is being developed in the context of the undertaken research problem. The conceptual model and research framework in terms of research hypotheses are also based on the structural and organisational factors, which are identified as the major aspect to influence the performance of the employees and also the role of HRM in an organisation. The conceptual framework develops an understanding for the major variables and the relationship among them that can be effective to identify the major findings in the context of the research problem and also the gap that is needed to be filled for addressing the issues undertaken in this DBA thesis. The main objective of this section is to introduce the research hypotheses, which are being tested along with developing the theory and conceptual framework that is undertaken to analyse the context to determine their relevance.

CHAPTER 3: RESEARCH METHODOLOGY

The objective of this chapter is to outline the methodology that is applied for this research with a focus on research philosophies, approaches, sample composition, data collection, and data analysis procedures. The sections in this chapter begin with the general overview of the research aspect and followed by the justification for the approach and process with the justification that is being undertaken for the research purpose. It also includes a brief discussion of alternative research methods and methodological aspects available to conduct a study that improves understanding of the justification and suitability of the chosen methods and approaches for the research.

The methodology is considered an important part of the research. It allows the researcher to estimate the quality of work. The reason behind its significance is that it gives an idea to analysts which strategy is best for this research and how to develop informative and effective questions for the research paper. Therefore, in this current section, the techniques will be used in a compact way, which will help the analyst in regard to the manner by which exploration will be completed. Consequently, a procedure for example the online questionnaire for the bank officers and employees in order to find the impact HRM (Human Resource Management) has on the commercial banks in Pakistan and the performance of employees. The nature of the research work will be explorative (Andersen, 2020). The exploration risks always need a detailed investigation measure. The methodology has a special feature that offers specific values to the decision-making context.

The gap identified and the hypotheses developed in the previous chapters are provided as a foundation for the identification and selection of the research process in the way so that the research question can be addressed and justified. The formulation of a precise research methodology and the research process, it was required to be familiar with major research philosophies that are the first section in this chapter. Churchill and Bygrave, (1989) and Aigen (1991) argues that research philosophy and paradigm serve the purpose of a guide map to the researcher as it provides direction for the selection of most suitable methodologies and methods, which need philosophical justification.

The data collection and sampling in the research are also developed through a multi-stage research process that also contributes to deliver the purpose of developing a generalised finding in the specific banking industry context of Pakistan. The last section in this chapter includes the data collection process to ensure that the data collected from the

chosen methods are effective to address the research problem and to accomplish research objectives, which are being stated in the first chapter.

3.1 Process of Conducting Literature Review

In the previous chapter, a detailed review of literature by presenting critical aspects regarding the HRM practices, its concepts, effectiveness and challenges was formulated. It was conducted to assess the major theories pertinent to the understanding of the research problem. Additionally, the conceptual and hypotheses were formulated by assessing the literature review to present a detailed overview and discussion of the previous studies structured in the context of HRM practices that influence the employee's performances. The entire process of conducting a literature review is depicted in the figure below. It began by selecting the respective topic centred on the research question for instance the relationship between HRM practice and employee performance in the banking sector,

Moreover, the studies were collected based on their authenticity from the comprehensive database Science Direct and JSTOR to highlight the changing trends in HRM as well as challenges pertinent to it. Each study selected for conducting the literature review was then studied concerning its aim and objectives, methodology and finding derived for the respective topic to highlight the important variations in the previous data. Finally, these studies were organised, compiled and presented to design a critical literature review relevant for the current study. It was based on the structural and organisational factors, which are identified as the major aspect to influence the performance of the employees and also the role of HRM in an organisation.

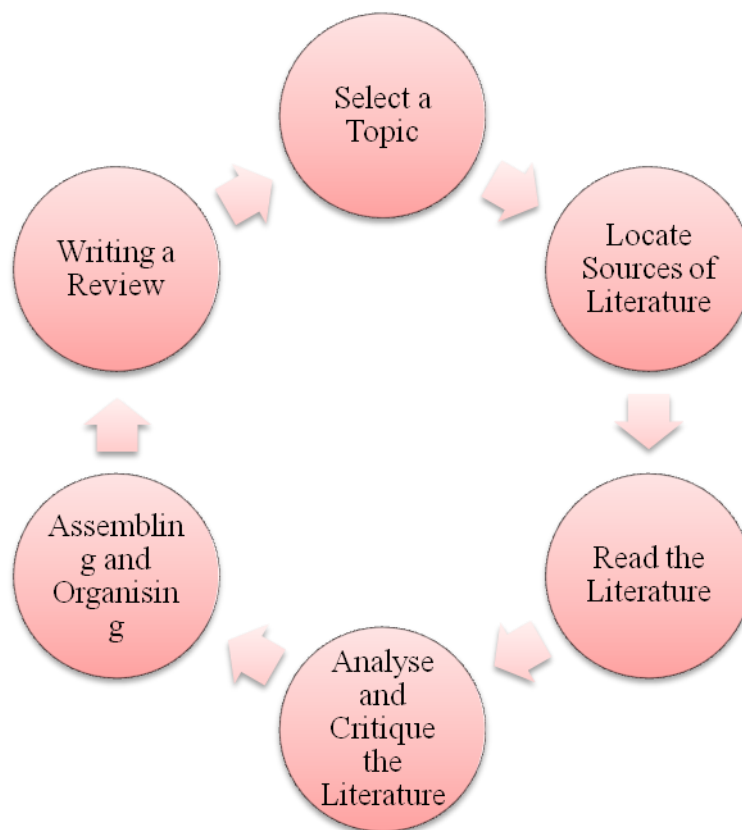


Figure 2: Flowchart for Literature Review (Self-made)

3.2 Research Philosophy

The research paradigm can be defined as the basic belief system that is used as the guiding tool for the investigation and selection of methods with the consideration of fundamental ways of carrying out research (Wilson, 2008). It makes research precise in nature with a focus on the development of knowledge in a particular field. In other words, research philosophy explores the assumptions made by the researcher to view the world in terms of research problems that underpin the research strategy and also the methods associated with the research strategy for addressing the research problem (Hancock, 2007). Being able to adopt or reject any philosophy, it is important that one should know the origin and basic principles of relevant philosophy (Ryan, 2018). The research paradigm guides scientific discoveries through their assumptions. These assumptions illuminate the quality of findings and identify gaps by generating strong evidence (Park et al., 2020). The selection of philosophy is influenced by practical consideration and the views of the researcher for the relationship between knowledge and the process to address the research problem.

3.2.1 Choice of Research Philosophy

Many distinctive research philosophies were used to get the answer to the specific research problem. There are two major research philosophies namely interpretivism and positivism, which follow a competitive ring along with an unavoidable debate for the selection in terms of choice for a research problem (Knobe, 2013). In the context of this research, it is not only needed to gain the generalised understanding for the strategic role of HRM in the banking sector but to also gain the specific knowledge in the context of the Pakistani banking sector for the major challenges and the performance outcomes, so that a framework can be developed to improve employee performance. In this condition, it is unrealistic to choose a single position by taking either positivism or interpretivism (Chen et al, 2011). As a result, the pragmatism view or the philosophy is important for this research to consider as it is mainly focused on the research question as to the determinant of philosophical aspects namely epistemology, ontology, and axiology. This philosophical view includes the elements of both major but competitive research philosophies namely interpretivism and positivism (Quinlan et al, 2019). It is because it develops the research method with a belief of value freeway and also the integration of human interests (Wilson, 2008).

Positivism theory considered the world as objective and it is totally based on facts. (Wilson 2010). Positivism refers to the belief that science is positive and true knowledge of nature is out there. This knowledge could be obtained through facts and values (Ballard, 1996). In addition, the positivist researchers believe that reality is the same for each person and facts can be proven by real observations and measurements (Ryan, 2018; Sefotho, 2015). Bryman (2008) suggested some distinctive features of positivism i.e. phenomenalism, deductivism, objectivity, and inductivism. It is clear from these characteristics that genuine knowledge confirmed by sciences, and that hypotheses can be proven by laws.

However, if we talk about interpretivism, truth and knowledge are considered as subjective. It has a historical and cultural background and is based on people's beliefs and values (Ryan, 2018). Same as positivism, interpretivism has some characteristics like hermeneutics (interpreting and understanding documents in deeper meaning), verstehen (understanding of a phenomenon or why they exist), symbolic interactionism (perception of the situation based on experiences), and phenomenology (interpretation and description deeply informed by philosophical assumptions (Bryman, 2008). Interpretivism has deeply

rooted in anthropology and is also known as anti-positivism (Flick, 2014; Goldkuhl, 2012; Acheampong, 2012).

Positivism and interpretivism research philosophies are mainly based on quantitative and qualitative research methods and it lacks the required suitability individually with the problem undertaken for investigation (Broad, 2014). In this context, a pragmatism view that considers both positivist and interpretivist philosophical views seem appropriate to work with the variation in the associated aspects such as axiology, epistemology, and ontology (Biesta, 2010). Axiology is referred to as the philosophical study of value wherein questions about the nature and classification of values and about what kinds of things have value are involved. Epistemology is considered as the study of nature, origin and limits of human knowledge. When it comes to ontology is defined as philosophy that studies concepts such as existence, being, becoming, and reality.

Therefore, in the current research pragmatic research philosophy was applied to conduct the research. It is seemed appropriate and the favourable choice for the study to gain the opportunities for identifying the strategic role of HRM and how it can be implemented in the Pakistani banking sector to improve employee performance and to mitigate the current problems faced by the banking firms. Morgan (2014) also stated that that pragmatism is more suitable with the studies of the researchers, who adopt the philosophy as a continuum. According to Broad (2014), it benefits the researchers to not engage in such futile debates related to the concepts of truth and reality and focus on the study of the variables that seem appealing and interesting by them to create value. This philosophical aspect is also beneficial to improve flexibility for the researcher to conduct the study in different ways, which seems appropriate by him/her and also to use the results in a way, which can bring positive consequences within the value system (Feilzer, 2010).

Both philosophical views that are combined under pragmatism as a continuum and suitable approach with the study related to examining the strategic role of HRM and provide a limited understanding of the cause-effect relationship between HRM and employee performance. The application of pragmatic research philosophy will be useful for evaluating the relationship in the specific context of the Pakistani banking sector that is needed to develop by facilitating a suitable framework of strategic HRM (Haider et al., 2015). Another reason to consider pragmatism philosophy is that its quantitative nature of positivism inquiry would be suitable in observing the issues of employee challenges and performance as well as the consequent impact on the banking sector, whereas the qualitative nature of interpretivism would be suitable along due to its inability to develop an in-depth observation for the

strategic roles of HRM in the firms by collecting textual data (Klockner et al., 2021). In this context, pragmatism benefited in obtaining both benefits and improving the researcher's effectiveness in developing a significant understanding for the research problem (Lohse, 2017; Hamlin, 2015; Shusterman, 2016; Mercurio, 2017). The rationale for the suitability of the pragmatism paradigm as the fundamental research philosophy becomes clearer with the discussion of potential consequences if the alternative philosophical approaches are being chosen in the next section.

3.2.2 Implications of Alternative Research Philosophies

From the above discussion, it is clear that the use of a single aspect, such as positivism or interpretivism or realism is incompatible with the proposed study because these focus on the single aspect only, either observable phenomena or the subjective phenomena (Broad, 2014). As discussed earlier, positivism philosophy mainly aims to reduce the observable phenomena to the simplest form, so that they can be accessible for quantitative analysis. Although this philosophy could have been effective to identify correlation between the research variables namely strategic HRM and the employee performance, it was ineffective in gaining an understanding of the performance related problems and challenges that are faced by the banking firms in Pakistan. Similarly, the interpretivism research philosophy seeks to emphasise on the understanding of complexity, while realism is more eager to reduce such complexity and to find something more interesting in the context of cause-effect relationships (Morgan, 2014).

On the other hand, if realism is considered as the philosophical position, it will also have more implications associated with interpretivism philosophy due to sharing similar epistemological grounds (Biesta, 2010). It is the philosophy that also combines certain aspects of positivism and interpretivism (Parvaiz et al, 2016; Sefotho, 2015). Realism is a collection of thoughts in social science. It describes mind-independent things, and historical and cultural situations (Massimi, 2018; Boyd, 2010). There are the two aspects of realism. The first one is “claim about existence” and the second is “object and their properties concern independence” (Miller, 2002).

Following the clarification of the chosen research paradigm, the next section is to select the research approach, research design and research methodology undertaken to achieve the goals of the research.

3.3 Research Approach

According to Hayes et al. (2018), a procedure and a plan which consists of the multiple steps from making broad assumptions to detailed assessment of interpretation and analysis of data to address a stated problem is known as research approach. The research approaches are classified into two major approaches namely inductive and deductive methods of reasoning. As mentioned by Armat et al. (2018), the major difference between the two approaches is that inductive reasoning is aimed at developing a theory whereas testing of an existing theory is carried out by deductive reasoning. In addition, the broader generalisations from specific observations are made by the use of inductive reasoning however deductive approach is the other way around.

In the current research, it was more suitable to adopt deductive approach which is linked with the typical scientific investigation. It is about testing the existing theory associated with a hypothesis to present results by narrowing down the results determined on causality. As stated by Hayes and Heit (2018), the deductive approach can be used to interpret data collected using both quantitative as well qualitative methods however no specific rules are provided regarding qualitative research. As shown in the figure 3, the major stages of deductive research approach include beginning with an existing theory, formulation hypotheses based on this theory, collecting and analysing data and then present results by either rejecting or accepting the hypotheses (Hayes et al., 2018). To examine the causal relationships and test the hypotheses stated in chapter 1, to examine the impact of various HRM practices in the selected banks of Pakistan that are suitable for gaining and sustaining the competitive position. This method was chosen for the current study because it allows for the explanation of the causal relationships between various variables and concepts. Besides, Stephens, Dunn and Hayes (2018), highlighted that deductive approach provided the generalisability of findings of research to a certain extent.

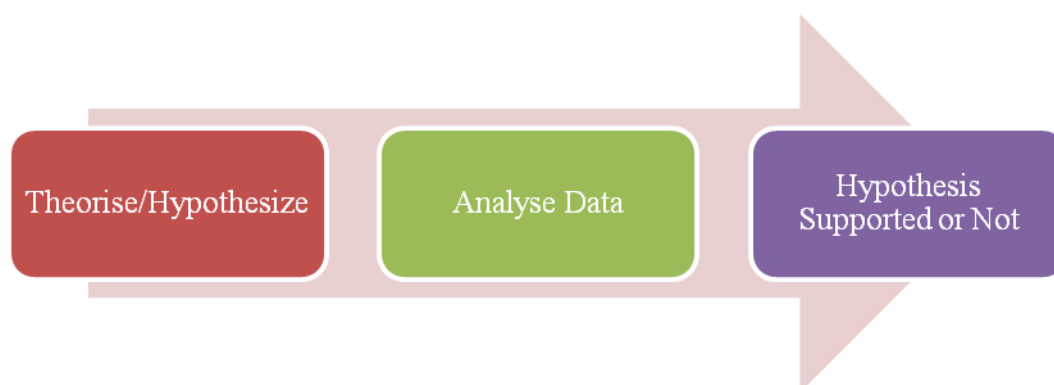


Figure 3: Flowchart of Deductive Approach (Self-made)

3.4 Research Design

According to Akhtar (2016), when designing a research project, there is a need to first consider a deep understanding of the phenomena through which the research questions are explored, which is presented through appropriate research design. In addition, it is also referred as the overall strategy which is used for carrying out the research in a succinct and logical manner aimed at tackling the collection, interpretation, discussion as well as analysis of data (Rahi, 2017). These are categorised into three major categories namely descriptive, explanatory and exploratory. As this research was conducted by the application of mixed methods approach therefore the analysis carried out using exploratory and explanatory research designs to assess data collected from qualitative and quantitative sources (Tetnowski, 2015).

Subedi (2016) conducted an exploratory research design to conduct a study with a specific focus on explaining the various aspects of the study in depth. It is used in any research where the problem is relatively new to be explored by giving conclusive evidence adapting new data and giving new insights regarding the subject of study (Hayes et al., 2018). Moreover, it is more suitable for allowing the researcher to assess the qualitative data therefore it was useful in this research for analysing the data collected through interviews and case studies. According to Tetnowski (2015) and Rahi (2017), exploratory research is more pertinent to reviewing the insights and hidden views in the data to present new investigations related to the research context. In the present research, it was adopted to explore the information and experience of individuals related to specific research context by analysing data gathered through interviews.

On the other hand, explanatory research design is known as the highly structured process of research. It is also referred as the causal research design which is beneficial for the understanding of the certain changes and impact of one variable over others (Tetnowski, 2015). In the current study, to determine the causal relationships between the different determinants of HRM and employee performance, explanatory research design was used as it has the strength of providing statistical assessment and examining the hidden patterns. The primary purpose was to test the hypotheses and specify the direction and nature of various variables studied during research.

3.5 Research Method

It is critical for the researcher to execute the research methodologies correctly in order to achieve the research goals. In this context, the remainder chapter seeks to select, justify the different methods used for data collection and data analysis, which are effective in clarifying the remaining aspects, required to obtain to enter the empirical stage of this doctoral thesis. The research methodologies have the different aspects, which enable to identify the ways of data collection and analysis so that the data that is required to fulfil the research gap identified in the literature review can be fulfilled and the developed hypotheses can be tested on the measure of their acceptance and rejection criteria.

Edmondson and McManus (2007) developed a framework for the methodological advice that is effective to guide the way in which management field research can be conducted adequately. Furthermore, Edmondson and McManus (2007) illustrated three theories, as exhibited in the previous sections which are being used as a foundation and starting point to develop the process of selecting research methods and design selection. In this context, first, the below figure 4, has been explained:

State of Prior Theory and Research	Nascent	Intermediate	Mature
Research questions	Open-ended inquiry about a phenomenon of interest	Proposed relationships between new and established constructs	Focused questions and/or hypotheses relating existing constructs
Type of data collected	Qualitative, initially open-ended data that need to be interpreted for meaning	Hybrid (both qualitative and quantitative)	Quantitative data; focused measures where extent or amount is meaningful
Illustrative methods for collecting data	Interviews; observations; obtaining documents or other material from field sites relevant to the phenomena of interest	Interviews; observations; surveys; obtaining material from field sites relevant to the phenomena of interest	Surveys; interviews or observations designed to be systematically coded and quantified; obtaining data from field sites that measure the extent or amount of salient constructs
Constructs and measures	Typically new constructs, few formal measures	Typically one or more new constructs and/or new measures	Typically relying heavily on existing constructs and measures
Goal of data analyses	Pattern identification	Preliminary or exploratory testing of new propositions and/or new constructs	Formal hypothesis testing
Data analysis methods	Thematic content analysis coding for evidence of constructs	Content analysis, exploratory statistics, and preliminary tests	Statistical inference, standard statistical analyses
Theoretical contribution	A suggestive theory, often an invitation for further work on the issue or set of issues opened up by the study	A provisional theory, often one that integrates previously separate bodies of work	A supported theory that may add specificity, new mechanisms, or new boundaries to existing theories

Figure 4: Framework for the selection of research methodology (Source: Edmondson and McManus, 2007)

Figure 4, depicts the theoretical foundation for the different methods of data collection, analysis, and the approaches taken in the research process. The nascent theory is based on the collection of qualitative data, while in opposing, maturity theory is based on the collection of quantitative data. It is because mature theory focuses on the maturity of research results to develop meaningful constructs by facilitating some formal hypotheses that are required to investigate the area more adequately for already existing constructs. While nascent theory leads towards an open-ended inquiry by developing new constructs by taking some formal measures and it leads towards the studies based on exploratory and ethnography interviews. It depicts that both theories and the base methodologies are lacking with the ability to provide

complete information for the research problem of this doctoral thesis in subjective and objective both manners (Dimov, 2010; Kampenes et al, 2008).

Edmondson and McManus (2007) propose an intermediate theory in this context, which is more appropriate for studies focused on the new and existing phenomena of the research for developing the results. It also leads towards the collection of both qualitative and quantitative data that not only includes previous work but also develops new insights on the basis of that for the specific research phenomena. The intermediate theory was considered for selecting and justifying research methods for this thesis due to its compatibility with the research philosophy described in the previous section.

3.5.1 Research Method Choice

In chapter 2, it is reviewed that HR plays an important strategic role and also contributes in employee performance and consequently the organisational performance, which also gives an indication for the subjective understanding of the strategic role of HRM in the banking sector and the objective understanding in the context of its impact on employee performance. As a result, the research becomes based on the intermediate theory clearly due to the proposed investigation for the understanding of the existing phenomena and also the new phenomena (Zimmerman et al, 2010). From figure 4, it can be stated that to investigate the proposed relationship between existing and new constructs, the research needs a mixed-methods or hybrid approach for determining the strategic role of HRM in the Pakistani banking sector and the extent to which it is contributing to improving employee performance.

The classification of research methodologies is based on three main key approaches including qualitative, quantitative and mixed-methods research (McCusker and Gunaydin, 2015). According to Jason and Glenwick (2016), qualitative research is known as the procedure of collecting and analysis textual data which is useful for understanding the opinions, concepts and experiences of the participants of the study. In addition, as stated by Flick (2018), the use of qualitative research is also pertinent to the gathering the insights into a problem as well as generate new ideas. There can be various approaches to qualitative method such as interviews, case studies, systematic review, focused groups and narrative research. Therefore, it is commonly referred as the market research method through which data is obtained via open-ended and conversational communication reflecting upon the ‘what’ and ‘why’ aspects of the study (Hennink, Hutter and Bailey, 2020). Silverman (2020) mentioned that qualitative method is useful for capturing the changing attitudes of the target

group and reviewing their experiences. It is beneficial for stimulating greater depth understanding by the flexible approach of data collection. However, the weaknesses of qualitative method are that poor analysis may lead to misleading findings. In addition, it might not be sufficient for generalising results to a wider population.

On the other hand, the process of collecting and analysing numerical data is known as quantitative research which is used for finding the averages and patterns, testing causal relationships, making predictions and generalising results to huge populations (Kan and Gero, 2017). It is related to carrying out the experimental and correlational research for testing the hypotheses and generates relevant results. There can be a number of advantages of the use of quantitative research which includes generating new results and present direct comparisons (Swift and Piff, 2014). In addition, data collection and analysis from large samples is relatively easy via quantitative approach which is known to be more reliant and consistent without any sort of bias. However, there can be disadvantages as well such as inadequate understanding of the complex topics. In addition imprecise measurements, missing data and inappropriate sampling methods can also be the possible drawbacks of quantitative research which can result in wrong conclusions (Flick, 2018; McCusker and Gunaydin, 2015).

The type of inquiry based on the collection of hybrid data by collecting both qualitative and quantitative data for open ended and focused measures of the research variables is termed as mixed-methods research (Pelto, 2015). As stated by Myers and Powers (2017), mixed methods or multi method is pertinent to data collection by the use of more than one methodology. Therefore, in the current study, it was used to assess both quantitative and qualitative to seek multiple perspectives on a single issue. In addition, it is good to interpret the data to develop the meanings along with developing statistical inference that will assist to meet the research purpose related to measuring HR functions and its strategic role along with the challenges and their implications on the commercial banking sector in Pakistan. The mixed or hybrid approach of data collection is beneficial to facilitate a provisional theory that will integrate all the previous work and will meet the research purposes that are being opened up in the existing thesis (Hollingshead and Poole, 2012). The use of a single method or the approach of data collection is inappropriate for this study due to a lack of them to address the research problem. It was beneficial for this research as it is of greater flexibility as well as provides an evidence based research by supporting the research with the application of rich and comprehensive data. However, there might be a need for greater effort and expertise to adequately resolve the discrepancies (Edmondson and McManus, 2007; Morgan, 2013).

The use of a hybrid approach also leads towards the adoption of a strategy that is suitable for the purpose and also in line with the data requirements under this approach (Hughes, 2014). In this context, the survey research method is the most suitable option for the hybrid approach and to meet pragmatism philosophical views of the research (Morgan, 2013). It is because the survey method not only includes a questionnaire method but also structured interviews, which assisted development of objective as well as a subjective understanding of the research problem by collecting data in open ended form and also with the controlled measures to obtain accurate explanation of the data and to meet the research purpose (Bernard, 2017). It is the most common strategy or the method that is being used by the researchers for business and marketing studies as it helps to answer who, what how much, how many aspects of the questions along with accessing the people associated with the HRM activities and practices in the Pakistani commercial banks. It provided a close understanding of HRM practices, major challenges, and its linking with employee performance that is being used to develop a framework for strategic HRM practices in the commercial banks of Pakistan, so that performance of the employees as well as of the organisation can be improved. The use of questionnaires and interviews for quantitative and qualitative aspects not only enabled an understanding of new phenomena, but also allowed to explore existing phenomena to explain the new and current constructs of the relationship between the chosen variables (Gunaydin, 2015).

The survey strategy also tends to be used in exploratory and descriptive studies and it allowed the author to collect a large amount of data from the sizable population. It was also chosen because it is simple to use and compare the responses to obtain a critical and concrete understanding of the research problem (Christensen et al, 2011). In-depth interviews benefited in terms of collecting qualitative data on a one-to-one basis with an increased level of flexibility and also the detailing of the responses for the research questions (Phellas et al, 2011). The questionnaire method is beneficial in the collection of quantitative data with the use of controlled measures to obtain more reliable and authentic data in the context of the relationship between strategic roles of HRM to enhance employee performance level. These methods also meet the criteria of the intermediate theory that provided a good amount of data for developing the results in the context of undertaken research variables (Harkness, 2012). Along with this, the suitability of the hybrid approach with the undertaken paradigm and philosophical aspect also justifies the selection of the hybrid approach with the use of interview and questionnaire research methods (Gratton and Jones, 2014).

Along with survey strategy based on hybrid research methods, another qualitative technique that is used as a research method is a case study that is quite well known and used for developing a contextual and real-world understanding by the scholars and researchers in their research works. The case study research method can be defined as the approach that includes the process of the investigation and gaining insights for the specific research context from its reports, and other reports related to the research problem (Houghton et al, 2013; Harkness, 2012). In this context, banking industry reports and the commercial banking reports and other information sources are being collected and analysed for the commercial banking sector of Pakistan that developed insight for the research context (Houghton et al, 2013).

This approach contributed to the research as it goes beyond personal and interpersonal levels to improve overall effectiveness for developing an understanding of specific research context (Easton, 2010).

This approach is suitable for the DBA research due to improving the ability for identifying major HRM practices and to understand the strategic roles performed by the HRM department in the commercial banking sector of Pakistan to influence employees and consequently the organisational performance. It also helped to identify the efforts made by banks in Pakistan to improve the HRM framework and its strategic role to face the challenges associated with employees and organisational performance. The single context with multiple cases is being used to determine HRM practices in different commercial banks of Pakistan that is effective to meet the research questions and to develop the data with cross validation and to develop a generalise finding.

3.5.2 Implications of Alternative Research Methods

Maturity and nascent theories are incompatible with this study as these are specific to new and old phenomena and have some boundaries to collect data that are incompatible with intermediate purpose of this DBA research (Edmondson, 2007). Although a number of studies on the role of HRM and its relationship with employee performance have been collected previously, it lacks in context of specific research problems for the commercial banking sector of Pakistan. As a result, mature and nascent theories are not being adopted and implemented and there is a lack of consideration for collecting data on the basis of a single research method either quantitative or qualitative (McManus, 2007). As previously stated in this chapter, nascent theory will not be effective in providing the insight that is needed for

this DBA thesis, whereas maturity theory may be effective to develop a detailed insight due to focus on testing the hypotheses only (Zimmerman et al, 2010).

The undertaken research is to evaluate the current strategic role of HRM and its relationship with employee performance so that a new framework can be developed for HRM practices in the commercial banking sector of Pakistan. It makes qualitative and quantitative approaches suitable and necessary for better understanding that makes the intermediate theory more suitable over maturity and nascent theory (Schwabe, 2014). Furthermore, qualitative and quantitative approaches include another number of strategies and methods available for data collection such as ethnography, focus groups, action research, observation, and experimentation that can be used for the purpose of data collection foundation (Bernard, 2017).

The ethnography method is used in the studies where there is a need for a detailed and accurate description of research phenomena is required to improve explanation (Madison, 2011). It is also beneficial to increase the researcher's participation involvement in the research setting in order to better understand the variables studies in the research. However, because of the art-based method and requirement of complete involvement of the researcher to observe the phenomena caused the rejection of this method (Boellstorff et al, 2012). Another method that is rejected is observation, as it is ineffective in determining improvement in a limited time period and may also lead to prejudiced decisions, which influenced the use of this approach in the study (Wildemuth, 2016).

Focus group is not used as it is completely a qualitative option and needed to take the group interviews, while the associated risks and the involvement of the banking sector enable the researcher to access such a large group and to arrange the group interviews (Glenton, 2011). Although this method could have been effective for gaining critical insights and also the rich amount of data in terms of different opinions and prompt feedback from focus group participants (Onwuegbuzie et al, 2010). However, it also has potential risk related to observable impact as the response of one participant can influence other participants or they can provide a similar response to maintain their relationship and the position at the job without any conflicts (Carlsen, 2011). Also, the availability of limited airtime to each participant for responding to the question is another limitation that caused the rejection of this method due to a lack of ability to get detailed responses (Whitehead, 2013). The experiment is not taken as it needs the adoption of longitudinal studies, while time constraints affected the use of this method for data collection (Lancaster, 2012). Action research is another alternative approach available that is also considered but not used in this DBA thesis. This

research method was rejected because there was no justification for the changes needed to be implemented initially for the undertaken thesis (Robson, 2011).

Based on the above analysis of alternative research methods, it can be concluded that survey and case study-based options are effectively suitable for this thesis due to the significance of developing both a focused and a generalised understanding of research problems. The characteristics and the analysis of the chosen approaches and methods, as well as the undertaken research project depict the notion of study in line with intermediate theory (Zimmerman et al, 2010). The chosen methods and approaches are effective to meet the required level of flexibility as well as develop controlled measures to gain the information specific to the research problem and the associated research variables.

3.5.3 Time frame, Research Progress and Outcome Nature

The time frame or time horizon is also an important aspect that is needed to be considered from the choices available between cross-sectional and longitudinal research studies. Longitudinal time frame-based studies are related to the studies that include a long time and the adoption of methods for data collection over the different time periods, which are generally suitable with the studies that are based on experiment or observation methods (Irani et al, 2010). The data is required to be collected on a continuous basis in longitudinal studies and generally used to determine patterns, trends, or changes in the behaviour over time. It is also a time and cost consuming time horizon and all these factors contribute to the rejection of this DBA thesis (Klomek et al, 2010). As the data is required to be collected for different time frames, the sample size is taken in limited quantity, so that their behaviour, pattern, and trends can be observed and it might influence overall significance to access the required amount of data. As a result, for this study, a cross-sectional time horizon is suitable to meet the exploratory and descriptive purpose and to collect the data with the associated time constraints of the study by conducting a data collection process over a single time period (Sedgwick, 2014). It is also appropriate because the cross-sectional study enabled to obtain the information in the current context and phenomena (Downes et al, 2014), which is being studied and to avoid the impact of change in the business environment and consequently the HRM practices in the commercial banking sector of Pakistan.

The next issue is related to the research progress and outcome nature that can be determined with the understanding of research reasoning that might be inductive or deductive. These reasoning approaches are chosen to ensure the path to a specific research outcome by ensuring research progress in the line of the expected research outcomes

(Soiferman, 2010). Inductive reasoning is to develop theory from the observed reality while deductive reasoning is to develop conclusions by testing the generalised theory in the specific context and also with the support of logics that are already known and explored in previous studies (Rotello, 2010). The major aspects of undertaken research that are HRM, its strategic role, and its relationship with employee performance have been thoroughly investigated in the previous studies, which makes it social science research to develop the understanding of the phenomena prevailing in the present environment that makes it deductive based reasoning (Worster, 2013). However, the study also seeks to develop the conclusions for the major issues and challenges in current HRM practices of commercial banks in Pakistan and to develop a strategic HRM framework for improving employee and consequently the organisational performance that makes it inductive in nature (Woo et al, 2017). With the consideration of both reasoning and their adoption with the research undertaken, it can be stated that this DBA thesis is based on the combination of deductive and inductive approaches as this is not only to analyse the existing phenomena in new light, but also to develop a new insight specific to research context (Wright et al, 2016).

3.6 Data Collection

The data will be gathered in order to analyse the hypothesis. It is an important aspect of the research design and research process as it enables identification of the number of methods for the purpose of collecting the required amount of data in a reliable and authentic manner so that research problems can be addressed (Terrell, 2012; Austin, 2015). According to Figure 4, the major methods for collecting relevant materials to the research phenomena are interviews, surveys, and observation.

Two research methods primary and secondary were used for the analysis of qualitative and quantitative research. Under this method, both interview and questionnaire methods are being used for data collection, which is explained below. It is because these methods are effective to gain the understanding from the bank employees and managers in the context of the strategic role of HRM and its impact on employee performance, which meets the research purpose. In addition, for determining the impact of HRM on the banking sector, it is critical to evaluate the performance of the employee. It is particularly essential to evaluate the performance of a bank employee. In this way, the management role of HRM and the banking sector will be examined.

The questionnaire was designed with a focus on critical points for primary data collection using the quantitative method. The reason behind this objective is that selected individuals can share their opinion through electronic surveys regarding the HRM and their effect on the commercial banking sector of Pakistan and how they improve their employee performances (Morley, 2006). The questionnaire will be classified into three parts. The initial part is related to the strategies of HRM. The next part is related to how these strategies impact the commercial banking of Pakistan. The last segment is related to how these strategies improve employee performance and the challenges faced by the HRM of the commercial banking sector in Pakistan. Each segment consists of series of questions, each with a set of options. The scale used for this is going from severely disagreeing to severely agree. Electronic surveys are conducted through the internet via sending emails. Through the questionnaire, data will be added to SPSS software and by using different strategic tools. The dependent variable is employee performance and the independent variable is strategies of HRM. The sample size depends upon the population and the main object of the research (Bailey, 1987). Researchers use the term sample size to define the number of subjects. Sample size is an important aspect of primary data collection wherein the data are collected directly from the respondents. Primary data collection is based on first-hand sources. Primary data collection is the process of gathering data through surveys, interviews, or experiments. Therefore, in the present study, the selection of survey questionnaire was chosen for primary data collection as it is known to be an inexpensive and practical approach which provides results in a quick manner. In addition, it is also pertinent to carry out easy analysis and visualisation of results in an appropriate manner (Lee, 2013). The survey instrument of data collection is used to obtain the data from the respondents while adhering to scientific protocols due to the inclusion of a standard set of questions as well as options in the closed ended inquiry (Rimando et al, 2015). This is also used due to its effectiveness to collect data specific to research problems as with the use of this, the questions are developed specifically to the research problem. It benefited the attitude and behaviour of the respondents towards the research problem by collecting data from a large population (Bryman, 2017). Another benefit and justification for the selection of this tool for data collection is its cost effectiveness and ability to collect data from a sizeable population with ease that enhanced the ability to explain existing phenomena. The online survey was conducted then the raw information was checked out or examined through software tools. The examination of data was used to evaluate the right exploitation of various relevant models with the help of a

grouping of information from various sources and is very critical in the administration of the performance of employees (Rahi, 2017; Cope, 2014).

Furthermore, primary data was gathered using qualitative approaches such as semi-structured interviews and case studies. According to Alshenqeeti (2014), interviews are used to collect data from a small group of members which is based on the broad range of topics. It is generally suitable for assessing the experiences and attitudes of the selected participants of the study which provides flexibility and analysis of in-depth information relevant for the respective research questions (Jentoft and Olsen, 2019). In this research, 25 interviews from the selected bank managers and employees were conducted to present an overview of the HRM practices and their influence on enhancing the performance of employees. Moreover, it was also suitable for identifying the challenges faced by HR managers in implementing HRM practices successful increasing employee motivation in the selected banks from Pakistan. In addition, two case studies of the Standard Chartered Bank of Pakistan and Muslim Commercial Bank were examined to highlight their successful adoption of HRM practices and its impact on employee performance.

As this DBA thesis is based on the integration of nascent and maturity theory, the document-based data is also found to be appropriate in terms of meeting the purpose of nascent theory. The document-based data is related to secondary data that is taken to explain the major HRM practices and the major challenges in the commercial banking sector of Pakistan from the organisational and industry-based data. Secondary data is being collected on the basis of their relevance and authenticity to validate research results and to provide reliable data (Weigold et al, 2013). Secondary data is being collected in this context from articles, organisational reports, industry reports, and scholars, all of which are available in university libraries and databases. The availability of multiple evidences on the different sources of data improved the ability of the researcher to assess different perspectives and views and improve understanding for the research problem (Petty et al, 2012). Without using different research works the research cannot be completed. It is a fact that secondary research methods necessitate a significant amount of time. Moreover, the results of the primary research method yielded less accurate than the secondary research. Analysts gain more compact and specific results by the secondary method (Hanson, 2007). However, a major limitation of secondary data was the inability to provide the most recent information and updates for the current phenomena and context for the HRM practices and the changing strategic roles. As a result, in addition to the document based data that is obtained through the case study approach, the primary data is also needed to be collected to gain a detailed

understanding and also to have information for the major variables of the study and their relationships (Wildemuth, 2016; Naoum, 2012). To explore this, a survey instrument has been used as a data collection method, with questionnaires and interviews conducted. Primary method allowed information collected for the analysis from a large number of respondents. The researcher collected a wide range of information about the research topic using the secondary method. Despite that, the analyst approach should be selected up in a manner that answers the research questions, increases the importance of analyst data, and resolves the faults in the current information. As a result, this research is based on advanced primary information which is obtained from a sequence of tests, interviews and case studies. However, the same methodology is justified on the grounds that it tends to solve flaws in the recent data with respect to the impact of HRM on commercial banking in Pakistan.

The flowchart below (Figure 5) depicts the procedure of data collection by the use of various sources in the current research. The researcher initially analysed secondary data in chapter 2 in the form of literature review before developing and analysing case studies. Following that, questionnaires were distributed to 50 randomly selected respondents for quantitative data collection. Lastly, 25 interviews with managers and employees from 7 banks of Pakistan were conducted and analysed using thematic analysis.

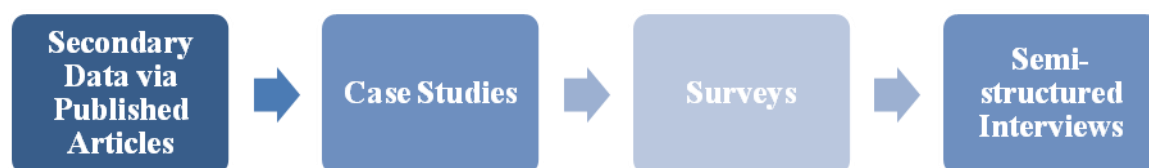


Figure 5: Comprehensive Flowchart for Data Collection (Self-made)

3.6.1 Qualitative Method

Qualitative research provides clear numerals about the condition and mentions different factors under the magnifying tool (Hunt, 2011; Ranney et al, 2015). In this research, it was realised that multiple realities of the HRM and its strategic role can be obtained through interviews as well as case studies of different banking firms in Pakistan. In this research, the semi-structured interview method has been used for collecting the responses of the sample population. This has provided detailed information that is both high credible and valid

(Halcomb, 2015). In addition, through semi-structured interviews, the respondents are being asked similar questions in different sequences as well as to add some aspects, while interacting with them to elicit information about the research problem. This method enabled standardisation while maintaining the necessary levels of flexibility to gain a critical understanding of the strategic role of HRM in the commercial banking sector (Korstjens, 2018).

The semi-structured interviews are being conducted by the HR managers and employees in the commercial banks of Pakistan (see section 3.3.1.2) for developing the understanding of major practices of HRM and how these are strategically linked within the firms (Kallio et al, 2016). Interviews are also found in the research of McIntosh and Morse (2015) as the most important method of data collection for exploring phenomena due to providing detailed information for the research problem. It is also stated by Mojtahed et al, (2014) and (Kallio et al, 2016) that, the interview method is good for the researcher to obtain multiple perspectives for single phenomena. It includes the open-ended questions posed to HR managers working in commercial banks of Pakistan that enable them to obtain information in the context of research variables and to analyse research problems further.

The interview questions are derived from the gaps identified in the literature review, which is beneficial to develop an understanding of the research problem in a specific research context and to focus on major subjective aspects of the research problem. Through this, the major strategic roles integrated with HRM practices, current problems in terms of employee and organisational performance are the major focused areas in the context of commercial banks of Pakistan to obtain data. The literature review provided a good understanding of the major aspects associated with strategic HRM and the current challenges, but the banking sector is quite different and due to this, understanding developed from literature is being used to frame interview questions. The interviews are conducted using technology-based communication means such as telephones and Skype. In this, the respondents' questions and concerns about the interview questions were promptly addressed, as well as the questions being asked in English (Raworth et al, 2012).

It was useful to understand the current trends in HRM strategies and practices of commercial banks and also how they are facing the challenges associated with employee performance. The interviews are being recorded on phone and also on audio tapes to use them further for writing transcripts and also to analyse for addressing research problems. The average time spent on each interview was 40 minutes due to a focus on the detailed information collection for the specific research problem. The interviews are being conducted

at the time suitable for the research participants, which was a major contributing factor to get detailed and reliable responses (Churchill, 2006). A total of 25 interviews were conducted on telephone and Skype in which each interview beginning with brief introduction to the researcher and the research as well as explaining their rights of confidentiality and voluntary participation and making them aware of other risks and responsibilities associated with their participation. Following the interviews, each participant was thanked and appreciated for their time (Schatz, 2012).

3.6.1.1 Target Group and Pilot Interview

As the research is based to obtain an understanding of HRM practices of commercial banks in Pakistan in terms of their strategic role and contribution in the organisational performance, the target group for interviews are the employees in different departments of Pakistan's commercial banks due to their engagement in research aspect that is taken as a research variable. Due to the suitability of the employees and managers in the various departments of the banking sector in Pakistan, these are focused on obtaining their consent for participation in interviews in order to provide their responses. In addition, senior managers in banks are found to be suitable for answering the research questions because they are involved in developing integrated practises and strategies in the organisation that can be effective in obtaining their responses in the context of the strategic role of HRM. These are chosen as the target group for interviews as these have a good understanding as well as also the knowledge for the major challenges and the changes that are needed to be adopted for addressing these challenges. In this context, this target group is also useful for assisting in the development of a suggestive framework for the commercial banking sector in Pakistan, so that employee performance can be improved (Pathak, 2016).

A pilot interview with an ex-employee in the HR department of a bank in Pakistan was conducted to determine the effectiveness of research questions asked in interviews. The interview lasted for 30 minutes and resulted in a change in the language of questions' as well as their structure and sequence to ensure that a compare and detailed information can be obtained for the major themes of interviews namely; major HR practices, issues in employee performance, and integration of strategic role in HR practices and the further improvements that can be adopted by the firms for improvements. The pilot interview helped in more effectively framing interview questions that would benefit data collection (Field, 2006).

3.6.1.2 Sampling Technique

There are two major methods of sampling namely probability and non-probability sampling techniques. In the current research, non-probability technique was adopted as the sample was selected via non-random approaches. There are a number of banks in Pakistan including Islamic banks, commercial banks, conventional banks, etc. In this context, there are 28 commercial banks operating with a number of branches all over Pakistan. However, it was quite difficult to approach all the banks and the HR managers and employees in all the branches and as a result. The sample of banks has been selected by using a convenience sampling method. Through this method, participants' selection in terms of easy reach and access to target can be taken into consideration to answer the research questions (Etikan et al, 2016). By the use of convenient sampling, 25 HR managers and employees of 7 banks are selected and then the employees in the HR department are targeted further using purposive sampling methods. The convenient sampling technique helps to select the participants with the required level of understanding, knowledge and also the accessibility to get their responses for the interviews (Martínez-Mesa et al, 2016). Using the purposive sampling method, the two largest branches of each bank have been selected, one in Lahore and one in Islamabad. Following that, 25 employees and HR managers from these branches are being approached to gain access to participate in the study, with a focus on the research purpose and consideration of understanding of HR employees and managers in banks with research questions and their experience in the bank. This method also aided in staying within budgetary constraints ensuring the availability of required data from the perspective of a specific group of people rather than the general population (Wilson, 2016).

From the total 30 targeted responses, consent was undertaken from 2 managers and 23 employees working in the HR department of the different commercial banks of Pakistan. These 25 participants will be further contacted for the interview purposes. The reason to target employees is that they can reveal important insights regarding the HR practices taken in their organisation. Besides, the reason to target HR managers is that they reveal information about the HRM strategies used by them for their effective management of employees.

Table 1: Distribution of interviews

Employees	Managers	Total
23	2	25

The use of convenience and purposive sampling methods helped to select the participants, who are experienced, knowledgeable, and also accessible for getting their responses in regard to the research problem (Etikan et al, 2016). The interviews will take approximately 40 days to complete in order to meet the schedule provided by the targeted and included respondents in the research process. The recommendations of Teeroovengadum and Nunkoo (2018) are followed in order to improve response rate and obtain accurate information from research participants. In this, research participants are being provided with complete information about the research purpose and how their responses will be valued and used in the study to complete DBA. Contact with the employees of the bank's HR department was made through the researcher's personal contacts and relationships as the researcher has a number of relatives who work in different commercial banks, allowing the researcher to easily access them for the research study. It also contributed in increasing the overall response rate and the detailed information for the research questions posed.

3.3.1.3 Telephonic Interviews

A total of 25 bank employees are interviewed including two senior managers. The questions related to demographics were inquired earlier. The questions which were asked in semi-structured interviews are as:

- How do you rate working environment of your office?
- Would you agree that the recruitment process for your organisation is fair?
- Would you agree that the selection by your organisation is merit-based?
- How do you rate the training provided by your organisation? Are you satisfied with the tools and gadgets provided by your bank?
- In your opinion do you underwent training related to the job description?

- Does your training included relationship marketing and client handling?
- Are you satisfied with the compensation and incentive system of your organisation?
- How do you rate performance appraisal done by your organisation?
- How do you rate the career planning system of your organisation?
- Is your bank ensuring the health and safety of employees?
- Is your bank practicing rightsizing and outplacement?
- Is the management of your bank supportive and allows employees to participate in the decision-making process?
- In your opinion do you think that the management of your bank appreciate innovation?
- How would you rate the customer to support your organisation?
- Are you satisfied with the policies of your organisation?
- In your opinion which is biggest challenge you are facing at your current organisation?

3.3.1.4 Case Studies

3.3.1.4.1 Case Study: 1

Standard Chartered Bank Ltd. (SCB) is the most established and biggest worldwide banking organisation in Pakistan. SCB is additionally the primary bank globally to be granted an Islamic banking permit. Furthermore, SCB was the first to open an Islamic branch of the bank. In the year 2013, the SCB group has commemorated the 150 years of its services in Pakistan. In March 1863, SCB initially started its operations in Karachi, Pakistan with the name 'Chartered Bank'. Standard Chartered Bank is serving clients from retail, corporate, and institutional banking. SCB's Retail services give debit and debit cards, individual lending, loans for properties, credit, and belongings management to people. Corporate and organisational financial services include services for customers in business capital, banking services related to business, loaning, services related to financial security, international trade, and debt financing business sectors. This bank additionally provides a complete set-up of Islamic financial solutions under the banner of Islamic banking. The brand name of SCB's Islamic banking domain is 'Standard Chartered Saadiq'. In Pakistan alone, Standard Chartered Bank has employed approximately 3000 professionals. In addition, SCB operates in 11 major cities of Pakistan, with 62 branches in each of these metropolises (Tahir, 2010). In terms of participant selection for this investigation, it was mentioned in the preceding section that total

of 25 employees (including 2 managers) were interviewed. Therefore, the researcher divided the total sample size by 2 so that each bank gets equal opportunity to share their opinion on strategic role of HRM in commercial banking sector of Pakistan. The investigator interviewed 1 manager and 11 employees from the Standard Chartered Bank Ltd, located in Pakistan, who provided valuable insight on major challenges faced by Pakistani banks in their HR functions as well as influence of these challenges on overall performance outcomes of the employees working in the commercial banking sector of Pakistan. Each employee and manager at Standard Chartered Bank was interviewed over the phone once.

Standard Chartered Bank Ltd. is providing a wide range of banking and financial services to its clientele. Moreover, the bank is providing internet banking service, Automated Teller Machine service (ATM), mobile banking service, and debit and credit cards. SCB was once considered as one of the top banks in Pakistan having exquisite services. Standard Chartered Bank has refined its operations since its inception by streamlining the processes and activities. Regardless, clients used to have high needs and requirements in the highly contentious banking sector. Therefore, SCB does its best to answer the queries of clients and to meet their requirements however; it has not been completely successful due to lower performance of its human resources. Hence, the bank has to review different possible weak areas to enhance the efficiency of its human resources up to great extent (Farrokhi, 2012). According to Tahir (2010) one of prominent challenges faced by HR of Standard Chartered Bank is compliance with banking standards of Pakistan. To elaborate, the prior author added that a major concern was a gap between HR and legislation, and those in the latter need to be better aware of the corporation's risks. HR may assist in identifying corporation threats that could arise, which is another aspect of the changing world for those in the sector. Abbas (2014), explored that few of the most prominent HRM functions performed at Standard Chartered Bank are recruitment and hiring, selection of potential candidates, performance management, monitoring of well-being and health of existing workers, incentives and compensation and more. As mentioned earlier that Standard Chartered Bank faced critical challenges related to recruitment and selection of potential candidates, which played a prominent role in declining performance outcome. As a result, workers who perform a primary role of hiring and selecting the employees at Standard Chartered Bank were reached-out for an interview. Employee's dissatisfaction and increased turnover are two prominent HR challenges in the commercial banking sector of Pakistan that have contributed to the

banks poor performance. The primary rationale for specifically targeting recruitment team of SCB was to examine the challenges in recruitment function of HRM in SCB.

3.3.1.4.2 Case Study: 2

In 1947, the Muslim Commercial Bank was established. It is perhaps the biggest bank in Pakistan with a complete client base surpassing 70 lakh Pakistani rupees. MCB Bank Limited is well-known for its client-centered strategy, and it has a massive branch network of over 1450 branches in various countries such as Pakistan, the United Arab Emirates, and Sri Lanka. Clients can get uninterrupted banking services from 1400 ATMs in Pakistan using online financial services. In addition, MCB's clients can also access banking services from internet banking as well as mobile banking. The outstanding monetary performance and reputation allowed for the acquisition of several FDIs and succeeding with regards to fascinating foreign investment companies such as Maybank International Trust. In the year 2008, this investment firm made a massive investment in the MCB. In addition, in the year 2017, another investment was made by Fullerton Financial Holdings when NIB was taken over by Muslim Commercial Bank. To comprehend specific number of participants selected from Muslim Commercial Bank, the researcher interviewed 1 manager and 12 employees from the Muslim Commercial Bank located in Pakistan. The participants provided detailed opinion on key challenges faced by HRM in this bank as well as influence of these challenges on overall performance outcomes of the employees working in the commercial banking sector of Pakistan. One telephonic interview was conducted from each employee and manager working in Muslim Commercial Bank in Pakistan.

Muslim Commercial Bank has consistently been a market leader in the region and has received numerous awards previously. It has likewise been identified on various events as being among the top 25 organisations registered in the PSX (Pakistan Stock Exchange). This financial industry has also won ICAP's 'Best Corporate Report Award' seven times in a row. The organisation has optimised its operational activities since its inception; however, due to the highly competitive market and clientele requirements, the banking firm has encountered numerous human resource challenges in recent years (Abbas, 2014). It has been contemplated by Farrokhi (2012) in the previous chapter that the HR of MCB faced crucial issues in streamlining the compensation and incentives functions that affected the morale and job

satisfaction among workers and reduced the performance outcome from overall workforce in the MCB (Roshchin and Travkin, 2017). Rahimi et al. (2016) mentioned that for increased turnover, which includes extreme stress and workload, resulting in the job being insensitive. However, increased communication develops opportunities for greater involvement and participation of employees which reduces employee turnover. Therefore, the main target audience for the interview was workers and manager involved in incentives and compensation function of HRM at MCB who can provide detailed perceptions on challenges and solutions that they implemented to improve performance outcomes from employees in MCB as a commercial bank of Pakistan.

3.3.2 Quantitative Survey

The quantitative investigation technique is for the inquisitive methodology. This technique provides more detailed and meaningful data (Hunt, 2011). The quantitative technique moves from normal to particular. These strategies are declared upon, certain queries which are raised during the thinking process. The strategy's ambiguity is exacerbated by graphic illustration, figure, and the meaning of interpretation. As a result, quantitative analysis can be perplexing (Morrison et al. 2010). Quantitative techniques depend on data obtained by internet surveys, which is then transformed into information and organised in a traditional way (De Bruijne and Wijnant, 2014).

Due to hybrid research methods and the need for developing an objective understanding to determine the relationship between the strategic role of HRM and employee performance in the commercial banking sector, quantitative methods have been also used for data collection. A self-administered survey questionnaire has been also chosen in this study, which is suitable for the collection of large amounts of data and to meet deductive reasoning by assisting to develop quantified results (Regmi et al, 2016). A self-administered questionnaire was selected because it allows the researcher to collect knowledge and data from a large audience in a short period of time while also quantifying the test findings (Cruz-Benito et al, 2018). The test sample consists of employees from Pakistan's commercial banks, and with this in mind, a web-based survey platform was chosen that allows direct communication with the study respondents through email and messaging tools.

The questionnaire was designed with a total of 25 questions, divided into 2 sections, which categorise the different themes related to the research problem and variables and provides data in a structured manner to develop a better understanding of the research problem and to develop a framework. While web-based questionnaires influenced the researcher's overall control over survey responses, which also resulted in data gathering with the absence of researcher's input and bias among participants based on the available degree of freedom and time to complete the survey (Regmi et al, 2016).

3.3.2.1 Questionnaire Design, Layout and Length.

The design of a questionnaire is important to ensure the collection of data in a reliable and relevant manner. For this, the initial questionnaire was composed on paper-based by listing the question on the basis of research topics and variables. Following that, the major and relevant questions were identified, and a final draft has been prepared, which was then replicated on the Google Form platform, which offers advanced online survey tools. The survey design is based on Ekinici (2015) and Healy et al, (2018). In this, the issues related to HR practices, the major reason for the decline in their performance, and the aspect of current HRM policies in the banks that makes them perform well are identified along with asking the aspects and factors that the employees want to see in the current HRM practices of the firm for being motivated and satisfied in the organisation. The questionnaire has been designed in simple English, and the use of different sections and related questions enabled the respondents to understand the purpose of each section and to answer the questions accordingly. This design of the questionnaire helped to obtain the accurate and reliable responses of the respondents for the questions posed, as well as contributing to the improvement of the reliability and validity of the results derived from the questionnaire responses (Doherty et al, 2018).

Furthermore, the questionnaire layout is another important part that enables us to capture the relating aspects of the participants and to determine the effectiveness of research results. The aspects related to the participants can be technical, cultural, and demographics that have a significant influence on their understanding and responses and consequently on survey results and quality (Phellas et al, 2011). Google Form survey platform provides a variety of layout features to make the questionnaire attractive and detailed and from these, a

clear and appealing design was selected that increased the acceptance rate of the survey. The welcome screen displayed the University Logo and also the details and background of the research in accordance with university guidelines as well as informing research participants for all the risks and responsibilities associated with their participation in the study (Morrison et al, 2010).

The online layout of the questionnaire also helped the respondents to follow the logical path in the questionnaire as switching between the different sections has been disabled. According to Kazi and Khalid (2012), a clear and mandatory response path that prohibits respondents from switching survey sections is effective in improving the logical responses of the respondents. In addition, Yusof et al, (2010) suggestions for making a respondent friendly design and layout of the questionnaire are followed. In this, the length of the page and the section is kept short to avoid scrolling along with giving a progress bar at the end of the page that makes the respondents aware of the remaining questions and to ensure that they fill the questionnaire completely. The layout has been tested on personal computers and mobile devices to ensure that it is compatible with a broader range of media options that can be adopted by targeted respondents (Phellas et al, 2011).

The length of the survey is critical in terms of drop-outs and incompleteness rates by the respondents. It is because a lengthy survey might affect the interest of respondents' prospect to complete the survey (Morrison et al, 2010). The effort required by respondents to fill out the questionnaire also influences the response rate and completion rate for the questionnaire, and it increases with survey length and response quality (Dillman et al, 2014). According to De Bruijne and Wijnant (2014), 20 minutes to complete an online questionnaire is critical in the case of voluntary participation, and due to this, this aspect has been considered by removing unnecessary questions and repetition, resulting in a decrease in the number of total questions fewer than 30.

3.3.2.2 Pilot Study for Quantitative Survey

A pilot study is the first phase in the research procedure and it is usually a small study that helps schedule and modify the main analysis (Wilson, 2008). In large-scale clinical trials, the pilot or small-scale testing often comes before the main experiment to assess its validity (Park et al., 2020). According to another source, a pilot study is defined as a small research that tests the research procedures, data collection methods, sample recruiting strategies, and

other research methodologies adopted by an author (Ryan, 2018). A pilot analysis is a crucial step of any research project because it allows researchers to find possible weak points (Ekinici, 2015). To determine the effectiveness of length, design, and layout of the questionnaire, a pilot interview has been conducted over the participants with the absence of the researcher. It is noted that time in the responses ranges from 12 minutes to 22 minutes that is found to be effective in improving response and completion rates for questionnaires. Although the questionnaire was not designed with time-out functionality, the time was considered as an important factor to determine the consistency of the responses for the questions asked in the questionnaire (Bernard, 2013). The researcher has conducted correlation analysis and regression analysis tests in the pilot study.

Considering total sample size of this research, which is 50 for surveys and 25 for interviews, the pilot testing of survey and interview questionnaire was performed to evaluate whether the questions being asked from the respondents provides the desired response. The element of time required for conducting interviews and surveys from employees and managers of Standard Chartered Bank and Muslim Commercial Bank of Pakistan was emphasised strongly, as the researcher encountered difficulty in convincing the participant for the research, because they claimed that each second of their time was critical, which cannot be used for research purposes. Therefore, the researcher conducted the pilot study by conducting online survey and interview from 2 employees from each bank and gathered their opinion on quality of research instrument (interview questions and survey questionnaire). Their responses were later incorporated into the final results, which is presented in the following chapter.

3.3.2.3 Types of Questions

A self-administered online questionnaire with various questions in different sections was administered. However, it is not reflective of the measured items, despite the fact that several interval scales are included to obtain accurate responses. Consideration of different sections and different research variables along with the demographic variables in the questionnaire caused the development of closed questions with different scales and measurements to get the significance of responses and also the extent at which the strategic role of HRM is effective to improve employee performance level. In this, 5 points Likert

scale, multiple choices, dichotomous categorical types of questions are being used in the survey that enabled to derive different variables from the questions and to come with the results for the extent at which the strategic role of HRM is related to the employee performance level in commercial banking sector of Pakistan (Mwamikazi et al, 2014). The order of questions followed a logical sequence in which, some general questions are being asked to the respondents first and then they are moved towards the specific research variables and the questions derived from the research problem and the gap identified from the literature (Phakiti, 2013).

As previously stated, there are 2 main sections. The initial section is comprised of 9 sub-sections. Each sub-section of first section is comprised of different number of questions. There are 2 questions in first sub-section of first main section. The questions in this sub-section are related to recruitment and selection. There are 4 questions in second sub-section of first main section I-e from 3rd to 6th. The questions in this sub-section are related to training and development. There is 1 question in third sub-section of first main section i.e. 7th. The question in this sub-section is related to compensation and incentive system of banks in Pakistan.

Moreover, there is 1 question in fourth sub-section of first main section I-e 8th. The question in this sub-section is related to performance appraisal system of banks in Pakistan. In addition, there is 1 question in fifth sub-section of first main section I-e 9th. The question in this sub-section is related to career planning of banks in Pakistan. Likewise, there is 1 question in sixth sub-section of first main section I-e 10th. The question in this sub-section is regarding the health and safety of employees.

Similarly, there is 1 question in seventh sub-section of first main section I-e 11th. The question in this sub-section is regarding the outplacement services. In addition, there are 3 questions in eighth sub-section of first main section I-e 12th to 14th. The question in this sub-section is regarding the employee participation and working environment in banks of Pakistan. There are 7 questions in last sub-section of first main section I-e 14th to 21st. The question in this sub-section is regarding the employee performance in banks of Pakistan.

In the last section of the questionnaire, there are 4 questions such as from the 1st question to the 4th question. The themes of the questions in this second section are related to the demographics and challenges faced by the professionals employed in Pakistani banking sector (see Appendix A).

3.3.2.4 Sampling Strategy

As previously reported, the survey's target population is workers of Pakistan's commercial banks, and due to the country's large number of banks with multiple branches, it was challenging to include them all in the report. Additionally, all of the banks were inaccessible, necessitating the use of a purposive sampling system in which only commercial bank branches that are conveniently available and accessible were targeted. Through this sampling method, the researcher of this DBA thesis first contacted the authority of the commercial banks that are being targeted, and then their consent to access the employees for participation in the survey has been taken (Acharya et al, 2013). After this, the mail id and phone number data of them have been obtained to send them the online-based questionnaires. It has been indicated that there are four prominent techniques of sampling that are available in the capacity of the researcher named as simple random sampling technique, cluster random sampling technique, stratified random sampling technique and systematic random sampling (Berkowitz, 2013)

The simple random sampling technique was used in this study because it allowed the researcher to select the employees and managers from Standard Chartered Bank and Muslim Commercial Bank at random basis, which reduced the element of bias in terms of selection of target sample. An invitation to partake in this investigation was sent to 432 workers belonging to aforementioned banks in Pakistan. However, the response rate was unsatisfactory, as the researcher was only able to obtain the response from 50 employees from which, an online survey was conducted on challenges faced by HRM in relation to employee performance in commercial banking sector of Pakistan. In relation to complexity faced by the researcher on gathering the response from the target sample, the participants received a prompt email to complete and return the questionnaire on weekly basis, which helped to ensure that all of the participants' answers were received on schedule and that a large volume of data was collected to solve the study issue. Certain conditions, however, will be included in the future to select the appropriate amount of responses for the study. As mentioned earlier that the researcher was able to collect 50 responses, which prompted the researcher to consider a sample size of 50 sample size for this study.

3.3.2.5 Availability Constraints

It is simple for the researcher to obtain data if the researcher has already decided the individuals, like in this analysis the employees of banks are accustomed to being connected. However, the study is brief and condensed because bank employees have limited time and more often they are hesitant to fill out questionnaires (Johnson, 2014).

Various precautions were taken after the review to ensure that the research was significant and accurate. Furthermore, actual data sources were included, potentially reducing the elements that could impair the reliability checks of the research participants. It was likewise ensured that such types of barriers for example technology did not stir up the issues, which may sometimes arise with the tests, for example, the availability of bank employees. By this way, the participants of the research were given clear guidance, which enabled them to have enough information about the topic before each meeting. Moreover, it ensured that the results are easy to compile, the samples from each strategy were aligned for making it persistent (Sherwood, 1994).

The research participants' main problem was permission to share key information on internal resources, as they cannot provide such data regardless of whether they are published in written form, electronic format, or any other format. A portion of these computer services may be sufficient for the level of inquiry, but data is not always available in close proximity to libraries. In addition, the sort and level of these effects were enormous, it was difficult to filter through these dangers and issues, and it considerably affects the work (National Academy of Sciences, National Academy of Engineering, and Institute of Medicine, 2009).

The libraries for instance, examination and educational libraries do not encourage and allow the people who do not have the membership of their library to get the appropriate exploration material. The issue is disparity between these libraries in offering the types of assistance to the people who do not have their enlistment or registration. The restrictions in giving total help specially to approaching the electronic resources. Besides, there were a couple of varieties in the information conglomerate by methods for different sources. There were a couple of availability issues experienced in gaining consent to bring the data set that is not officially printed or declared, in any case, it can stand up to controls that are imperative to protection, reliability, and security, and different restrictions which are not identified with a cost (Corbae, 2013).

The principle clarifications behind not getting effective in acquiring the digital resource are referenced as the following:

- The percentage of some specific volumes and the reports of some online exploration articles that stayed out of reach are 48 percent and 29 percent as needed.
- The library could not pay the permitting charge for the specific substance, as a result of insufficient spending plan having a rate 57 percent or in light of the fact that the data was not as indicated by intended evaluation rules I-e acquisition of library had a rate 39 percent.
- The impediments which include technology such as sign-in issues and approval blunders having a rate 25 percent or issues which were related to off-site and access proxies.

This investigation does exclude people with different sorts of health issues, for instance, age-related failures like old people. A huge portion of this examination needs the investigation of online or web-based sites which rely upon straightforward evaluation methodologies so expected to depend by means of electronic based social networking sites for analysis and could not choose and check the data (Wee, 2016).

A significant share of this study needs the investigation of web-based sites which depend on uncomplicated assessment strategies so it was forced to rely on web-based social networking sites for analytics and was unable to decide and check the data (Polit, 2010).

3.4 Data Analysis

3.4.1 Qualitative Analysis

The qualitative research leads to collection of the data for identifying processes, wholes and the sequences from the different perspectives and it creates the need for assembling and reconstructing the data in an adequate manner, so that appropriate level of meaning and understanding of the data can be obtained (Savin-Baden and Major, 2013). To accomplish this, the researcher first wrote transcripts and notes from the tape recordings of interviews, which increased visibility of the responses of interviewees (Gläser and Laudel, 2013). Further to analyse qualitative data, the thematic analysis method has been used as it is widely used and suitable for the qualitative studies along with being an integral part of the interpretive aspects of pragmatism (McDaniel and Gates, 2013). There are different approaches used for thematic analysis by different scholars with the consideration of research purposes. For the purpose of this research, a posteriori analysis approach of thematic analysis has been applied which benefits the coding of the data and to develop the themes in a structured manner (Braun and Clarke, 2014). It is also suitable to be flexible enough to meet the needs of the

research. Other approaches of thematic analysis are also effective, but they lack the required level of flexibility and focus on rigidity, which may interfere with meeting the purpose of this DBA thesis that focuses on both subjective and objective aspects of the research. Vaismoradi et al, (2013) also explained that posteriori analysis is the best approach of thematic analysis for the open-ended questions and written responses.

Davies (2020) further claims that there are two approaches for coding the qualitative data referred as manual coding of data and automated coding of qualitative data. The manual coding of qualitative data has been performed by the researcher that comprises of six steps. The first step is to read the transcript in which exact responses of participants were collected. The second step is to annotate the transcripts to find common meaning and pattern within the collected data. The conceptualisation of annotated data is regarded as the third step for manually coding the qualitative data. The fourth step involves segmenting the data as the part main pattern that is aligned with research objectives. In the fifth step, the researcher examined each segment of data to understand and build a common pattern. The final step, the researcher developed main themes based for writing the results based on the understood patterns (McDaniel and Gates, 2013). After coding the qualitative data, the analysis was performed using the technique of posterior analysis on which, critical discussion is provided in the following section. The fundamental rationale for coding the qualitative data was to enhance the level of trustworthiness, credibility, dependability, transferability and confirmability, which all contributed in enhancing overall reliability and validity of the data.

Using the posteriori analysis approach, first, an understanding all interviewees' responses for each question was obtained by considering the interview transcripts as the subset of accounts. It also helped to develop preliminary coding and then contribute to developing the major contribution and responses towards the research questions (Shukla et al, 2014). Prior themes are also being developed in advance from the literature that was useful to analyse the data more critically and to improve effectiveness of the analysis process for interview data due to finding the major emerging themes (King and Brooks, 2018). These emerging themes are further revisited with the further reading and analysis of all the responses and their comparison, which enabled to develop the posteriori themes obtained from the interview findings (Clarke and Braun, 2018). The strategic position of HRM, major challenges, HRM gains, and other major facets of the posterior themes generated from the interviews conducted were discovered. These topics aided in the examination of new and

fresh perspectives on the strategic position of HRM in the commercial banking industry, major problems faced by banks, and areas that can be improved. This is because these topics are being compared to previous themes, as well as being validated and analysed by scholarly and literature observations presented in the literature reviewed of this study. The degree to which the answers and outcomes are identical and distinct from previous research has been gathered as a result of this, which has aided in the acquisition of new insight as well as the patterns of old principles and hypotheses that are still relevant in the challenging economic environment. These all contributed; to the creation of a new paradigm that took into account both current and emerging phenomena (Shukla et al., 2014; Braun et al., 2016).

3.4.2 Quantitative Analysis

The questionnaire data provided a wealth of information that also requires developing an understanding of the relationship between the research variables. The research also needed an objective understanding of the relationship between strategic HRM and employee performance in the commercial banks and the questionnaire was focused upon it. As a result, for the questionnaire data, the statistical analysis method was used as it is suitable for quantifying the research results and developing an understanding of the extent of the relationship between the research variables (Render and Stair, 2016). The statistical analysis method is used with the use of the SPSS 25 program, which is a software that helps to conduct different tests and statistics with the collected data and to present the results numerically (Little and Rubin, 2019). In the preceding section, it was stated that a pilot study of quantitative data was performed by sending a survey questionnaire to 2 employees from Standard Chartered Bank and Muslim Commercial Bank of Pakistan, who expressed interest in this research when they were reached through email. Clarke and Braun (2018) asserted, in addition to or preceding argument, that pilot studies aid the researcher in examining the validity of the generated response from the survey questionnaire. The Likert-scale coding approach was used by the researcher for coding the survey questionnaire, which was the main instrument for conducting quantitative analysis in this research.

For the statistical analysis of data, first, the questionnaire responses are coded in which the first option has given as 1 scale, the second is 2, and so on. It provided the numerical value of the responses, which are entered in the SPSS program, and then the values (the

numbers) are scaled as per their original option alternative in the questionnaire (Crowder, 2017). Following that, multiple differentials and inferential statistics and measures are used to improve the interpretation of the evidence and reach a conclusion about the study findings. The main measures used to develop the interpretation of the data are descriptive statistics, cross-tabulation, frequency tables, T-test, correlation, and ANOVA. These are then discussed and interpreted with the support of literature (Bain, 2017). It was useful not only in determining the degree to which a relationship existed between the study variables but also in gaining new knowledge on the research concern. Owing to the absence of explicit involvement between the researcher and the participants, the responses' reliability and authenticity are therefore assured. The accuracy of the responses, as well as their usefulness to be following the questioned parameters, is evaluated in this study using a reliability analysis and exploratory factor analysis, which enabled researchers to better understand the degree of reliability and validity of the responses, as well as the validity of the research findings (Levshina, 2015).

3.5 Research Limitation and Constraints

The limitations and constraints to doctoral research can be described from different perspectives as it is a large project and includes various processes and efforts that create some constraints and limitations to fully explore a phenomenon and these influence the researchers' overall effectiveness in developing a thorough understanding for the topic being investigated (Russell, 2013). Along with this, the cost, time, and word count limitation are also the major constraints that might have a significant influence on this doctoral submission.

3.5.1 Research Limitations

The used methodology and research approach creates a number of limitations due to their nature and requirements. In this context, pragmatism and philosophical aspects have some political constraints due to the consideration of broader context, but it is also good to enhance a better understanding of research problems and to develop results in terms of suggestions for new policies and frameworks (Bell et al, 2018). The limitations are described as the segment that cannot be constrained by the examiner. The researcher has no control over these elements. As a result of these elements, the investigation can be found in

numerous strategies and different sections of study may be affected, for example, methods and disclosure. If there are any limitations which influenced the results should be inscribed (Kurmis, 2003).

The broader context of the research makes the researcher to access larger amounts of information and to obtain different perspectives that might affect the overall effectiveness due to limited access ability of the researcher. It might also lead towards the inability to develop an identical conclusion, which can be developed with the use of another research approach with a narrower focus (Quinlan et al, 2019). The methodological decisions undertaken are also subject to the research limitations as the results rely on in-depth interviews and also the online questionnaire, where the researcher does not have much control on the measures and the research variables to access (Bell et al, 2018). It happened in the present study as well as with other scholars that after finishing writing and discoveries, it is realised that additional time is required to spend on the methodology used to collect data for breaking down the outcomes. Likewise, the researcher regretted that they had barred a specific request in the study that would have been increasingly useful in determining peoples' situation on a specific occasion that occurred after a while in the work. By introducing constraints, later examination experts significantly reduce their use of that specific technique for information combination in a particular condition.

The important thing to note is that if the sample size is too small or too large, it will be extremely difficult to draw important conclusions from the data, as real research necessitates a large enough sample size to ensure an agent spread of the socioeconomics. A lack of strong data will most likely need to limit the degree of the investigation assessment, the sample size. More frequently than not, previous investigations have a noteworthy part in the research and have an essential activity in appreciating the exploration issue which will be investigated. Consequently, one has to check various sources additionally before expecting it right. As a result, by perceiving a limitation the researcher can investigate how to sift through these escape clauses and determine the need for itemised research (Keserlioglu, 2019).

Another major limitation of the methodology is its focus on the Pakistani commercial banks only and the results may be biased due to the impact of culture and size of the banks studied. Although different banks with several branches are being included in the research study to mitigate this limitation, the lack of the inclusion of all banks creates limitations for the research to enhance the overall generalisation of research results.

3.5.2 Research Constraints

Along with methodological limitations, doctoral research also faces constraints related to funding, time and word count in the thesis that create issues in terms of data collection by reaching a larger audience. In the present study, funding can be stated as the major constraint in doctoral research due to the need of a long time for completing the work and also the need for accessing larger sources of information (Smith, 2015). These create the cost issues and it affects the overall ability of the researcher to access all the information sources to have relevant data, which might influence the significance of the research results. The researcher manages the cost of collecting primary data, which influences overall financial wellness as well as the ability to access all the information sources (Bell et al, 2018; Quinlan et al, 2019).

Another research constraint is time, as there are approximately 8-10 months, are available to complete such a long project in which there is a need to write approximately 60000 words. The data collection and writing process are two major time-consuming aspects that influence the ability of the researcher to manage personal and professional tasks also due to limited time availability. This constraint also influenced the ability to access a larger number of respondents for primary data collection that caused the collection of primary data from the limited number of representative samples (Quinlan et al, 2019). Time constraints also affected the ability of the researcher to access all the relevant databases for developing a theoretical and contextual understanding for the research problem that might influence the overall description of the current phenomena and ability to develop a new framework that is suitable to meet all the problems faced by commercial banks in Pakistan.

3.5.3 Issues Related to Reliability and Validity

The implementation of reliability and validity analysis is important for assessing the consistency of inquiry, as stated by (Miller, 2012). The reliability and validity of collected data were evaluated to determine the precision of conclusions that can be obtained from the research, according to a preliminary survey. Drost (2011) stated that the significance of Cronbach Alpha is considered when evaluating the reliability and validity of results. The data is said to be accurate when the Cronbach Alpha threshold is 0.6 or higher (Lakshmi and Mohideen, 2013). In this research, there were eight independent variables as Recruitment and Selection, Training, Employee Appraisal, Employee Participation, Compensation, Career

Planning, Health and Safety and Outplacement. Besides, one major dependant variable in this research was Employee Performance.

The term "reliability of research instruments" refers to a system for depicting a measure's overall accuracy. When a measure produces comparable results under equal conditions, it has more power (Mohajan, 2017). The concern for reliability was ensured by well-defined abnormal checking, which is a symbol of trustworthiness in this work. The Likert scale was used to determine the level of reliability (Lakshmi and Mohideen, 2013). Besides, the measure employed for reliability investigation was Cronbach's Alpha. A reliability co-effective of $\alpha \geq 0.50$ is sufficient in showing an elevated threshold of inner constancy for the Likert scale. According to George and Mallerly (2013), the sample scale is considered authentic if the empirical Alpha is equal to or greater than 0.50. As a result of this process, any flaws in the survey and the overall summary procedure of the study work were addressed, and modifications and changes were made to improve the internal accuracy. The overall value of Cronbach's Alpha reliability coefficient is 0.861.

The outcomes from the response of each participant of this research were analysed using reliability and validity tests that showed the value of Cronbach Alpha, portraying the significance of research instruments (interview questions and survey questionnaire). Inner validity problems were restricted in this way because the research was constrained by time, a number of apparent concerns, results, and explorative attrition were never a problem. Furthermore, the participants were instructed not to repeat the same function. As a result, the likelihood of unauthentic results was reduced. As a general principle, the survey respondents were completely aware of what they were doing, and were fine with the minor problem, as the HRM tactics and their effect on bank employee results were being checked. The analysis would incomplete if the respondents did not answer to any of the specific questions posed (Grzybowski, 2015).

To recognise and acknowledge authenticity, the arrangement and instruments were tried for precision by the clinical experts on the insufficiency of respondents, advisors for checking the perspective of the employees, and IT authorities on location accessibility before finishing preliminary. The respondents were highly honest in terms of overall trustworthiness, and they were computer literates and interested in the e-review. Furthermore, the Cronbach's alpha tentative tests were completed to verify the inward ranges of congruence as well as the durability of aggregated results (Jain, 2010). It would be unable to exclude individuals who have yet to receive substantial and significant benefits. The reason for this is that debilitated patients are omitted from the sample at various times. However, it would be difficult to

obtain a precise idea of their feelings about the banking industry and the challenges that commercial bank HR and workers face. Since the study was aware that some of the staff members held higher roles with greater authorities, they may withdraw their interest from this research. Thus, the researcher reached contacted them through electronic surveys, and they had cooperated and shared their thoughts on the topic.

The numbers of interviews conducted in this study were also limited to a specific population, raising concerns about the findings' reliability. Likewise, the questionnaire data undermines the validity of the findings since the answers are based on employees' self-understanding in Pakistani commercial banks, which could affect the results' significance to the study issue. Drake et al, (2017) also state in this regard that having accurate data and proper control over measures and variables conducted in the study are important for investigating and explaining phenomena.

3.6 Ethical Considerations

It is critical to consider ethical issues when conducting the research in accordance with academic research standards. In order to meet the ethical standards, all the guidelines and the standards expected by the ethical committee and the University for this Doctoral program are being followed. These helped to focus on the ethical issues associated with the chosen data collection methods and to take appropriate actions to mitigate those. In this study, the anonymity and confidentiality of the respondents of both data collection methods (interviews and questionnaires) were respected and ensured by ensuring the privacy of their personal information and using all the provided information in such way that no personal information could be disclosed (Johnson et al, 2019; Quinlan et al, 2019). Given the importance and enormity of good conduct and moral codes required for the great fulfilment of an investigation in a convincing manner.

However, it should come as no surprise that different expert cartels, government organisations, and banks apprehend and keep specific laws, direction, rules, and codes identified with research ethics. In addition, in this research work, the researcher attempts to pursue a couple of ethical rules for success. For instance, the category, assurance and secrecy are retained up for all the important data obtained from the overview and outcomes are

compiled dependent on that specific test. As reliability is the most important and prominent thing in a sort of analysis in which the general population is included, e.g. enquires and brief review. To valid the research, experts' presents each and every rational research credible to obtain authentic and sensible outcomes in each and every consistent examination, preceding and test. Moreover, they had the procedures, bits of knowledge, the applied formulae, discoveries, and the pronouncement status sensibly and impartially (Yip, 2016).

In terms of specific guidelines, the researcher followed the specific instructions from UWTSD on ethical conduct such as taking consent from research participants before using their response in the research, providing the right of withdrawal to research participants, the confidentiality of the response and more. These conventional highlight the aims of guidance exploration, for example, insights, genuine, data, and rigorous work. As restricting from confusion or bending of research data esteem reality and decline the challenges (Sarlo, 2019). According to Quinlan et al. (2019) that ethical conduct is an essential requirement of research because it ensures the researcher had used an unbiased approach in terms of gathering and selecting the right sample. UWTSD specifically ensured that investigators provide reliability, validity, authenticity, credibility and trustworthiness of data so that replicable results cannot be generated from the primary data. The other factor for keeping moral principles in the research is that it needs an enormous corporation effort among various colleagues or experts in various fields and institutions.

Also, a prior consent letter from the respondents or the authority (as applicable) has been signed by them along with making them aware of all their rights and the risks related to privacy, impact on personal and professional life. The confidentiality is also expressed through the researcher's commitment by providing a signing for confidentiality and anonymity aspects of the respondents that enabled the researcher obtain mutually agreed and informed consent of them. Further, the respondents for interviews and questionnaire were the bank employees and the participation of them in the study created the issues of influencing their work responsibilities and also the sensitivity of the banking information to the public and related to their work conditions and schedules (Russell, 2013). To eliminate these issues, the time to obtain responses of the respondents has been decided according to the respondents' comfort. There are many other limitations also, but the use of survey methodology only caused the avoidance of some ethical issues associated with other research methods such as observation, experiment, action research and focus group (Bell et al, 2018).

The researcher's experience to do such projects that need to avoid the ethical issues during graduation and masters also increased the ability to avoid ethical issues and to work standards. The familiarity with the research process before while doing a dissertation in Masters level improved overall effectiveness to access the participants and to avoid any ethical issues that can cause risk for them (Drake et al, 2017). The inclusion of people from different commercial banks and branches in Pakistan also helped to avoid the issues of biased and prejudiced responses. It also contributed to improving reliability and validity of the results to address the research problem. Further, the organisational concerns are also overcome by making them assure for providing the data collected and the final draft of the thesis that will be published for this doctoral research (Smith, 2015). All the research participants and the organisational authorities have been also asked and welcomed to bring their issues and prompt solutions has been provided with adequate levels of explanation to ensure their satisfaction and also to obtain a higher response rate with reliable responses.

CHAPTER 4: ANALYSIS

4.1. Findings from Case Studies

4.1.1. Findings from Case Study 1

Here are some of the problems shared by the manager and other staff of the bank:

4.1.1.1. Inadequate Training

The employees of banks including the customer support team are not focused on developing relationships with both loyal and new clients. This should be part of their extensive client-focused training by understanding their requirements and dealing them accordingly. It is quite difficult to mature new clients, whereas it is quite easy to make more sales from a satisfied loyal client.

4.1.1.2. Improper Rightsizing

Likewise, the major human resource management issue faced by the human resources of the SCB is that organisation is overstuffed with the resources. Therefore, because of the excess of employees, the proficient and productive human resources are not getting adequate resources which are critical for them in order to perform their official duties. As in today's continually changing corporate landscape, financial institutions such as banks should have to go for tough decisions so that they can sustain in the highly competitive market of Pakistan. Therefore, the senior management of the commercial bank has to do rightsizing properly by doing cost cutting from areas which do not affect the performance of employees and bank's business and has to reduce manpower which is not productive and profitable for the organisation instead of terminating the efficient and productive human resources. In addition, there should be proper restructuring and reorganising of senior management such as if someone's productivity and performance are depreciating then staff should be transferred to another department in which the staff is interested to work and can improve employee's efficiency.

4.1.1.3. Absence of Outplacement

This bank's workforce is extremely concerned and dissatisfied because organisation used to terminate employees without offering outplacement. Human resources curtailment, termination and different kinds of resource sacking actions normally negatively affect the motivation and efficiency of the rest of the workforce. However, whenever these actions are taken appropriately, the entire cycle can improve the commitment and inspiration of the rest of the workforce. Providing outplacement to the recently sacked resources is an approach to exhibit the rest of the professionals that these are esteemed and that the management of the bank used to care about them that can positively influence the inspiration, dedication, retention, and efficiency which is beneficial for the bank in the long-run.

4.1.1.4. Insufficient Incentives

The majority of employees of Standard Chartered Bank are dissatisfied with the compensation and incentives system, especially with incentives and rewards. The incentives and rewards are used to be provided to the human resources who are performing well so in recognition of these diligent efforts and exquisite work the management provides the bonuses and rewards accordingly to motivate the employees. However, this is not the case with SCB's as the majority of resources are demotivated because of this malpractice. In short, it can be somewhat fine; however, in long-run it is extremely fatal for the banking firm. Therefore, the management has to realise that it is an important and vital human resource management tool which should be appropriately employed by the bank to keep its resources motivated and inspired. Otherwise, these top performing employees will not perform with the same level of energy and enthusiasm which will affect their performance greatly and as a result, it will decrease the organisational performance immensely. However, the employees of Standard Chartered Bank are satisfied with their organisation's recruitment and selection mechanism, training and development system, and performance appraisal system. Therefore, they need to retain the quality and fairness of these practices for the betterment of this banking firm.

4.1.2. Findings from Case Study 2

4.1.2.1. Unfair Performance Appraisal

MCB has used a performance assessment framework to evaluate the performance of its professionals, but there are a few flaws that cause the framework to be improperly executed, causing professionals to be inefficient. Most of the resources have perception and opinion that the departments' heads and senior management are biased in performance appraisal such as this performance evaluation mechanism is based on favouritism. Therefore, it is causing the management to award the incentives and bonuses on undeserving people.

4.1.2.2. Unjust Allocation of Incentives Rewards

As the unfair evaluation of the performance of MCB employees has serious consequences such as the people less prominent performance and input are obliged with bonuses and rewards instead of the deserving top performers. This malpractice of Muslim Commercial Bank is discouraging its human resources who are performing admirably. As per studies, it is stated that bias demotivates the professionals working in an organisation. Therefore, they have to be fair in carrying out the performance evaluation of the employees so they can be motivated

4.1.2.3. Unsatisfied Employees

The unfair performance assessment mechanism of Muslim Commercial Bank and the unjust allocation of incentive and rewards by the managerial staff are creating restlessness and edginess in its employees. Human resources will be dissatisfied if they are not appreciated and valued for their exceptional performance and efforts. As a result, they will no longer be sincere in their work and loyal to their banking organisation.

4.1.2.4. Increased Turnover

The dissatisfaction of the human resources of the Muslim Commercial Bank due to inappropriate and biased performance appraisal system, and unfair rewards and compensation mechanism will increase with time. Initially, this dissatisfaction will result in poor performance, lowering organisational performance and revenue. This increased dissatisfaction will eventually drive these employees to take drastic measures, such as

resigning from their positions. Therefore, this increased turnover will make it difficult for the bank to sustain in the highly competitive financial market of Pakistan.

4.2. Findings from the Survey

The conventional survey is not possible as the target audience is the human resources of the bank. Secondly, it is not possible to deliver the questionnaires physically to the concerned persons due to COVID pandemic. Therefore, an electronic review is conducted to get the response of the officials of different commercial banks in Pakistan. There are many questions included in this questionnaire so that the strategic role of human resource management in banking sector Pakistan, factor impacting the performance of employees and the challenges these banking employees are facing can be determined. Likewise, the loopholes and shortcomings of human resource management tools can be evaluated by means of this conducted electronic survey (Deepak, 2018).

In addition, the convenience sampling strategy is applied to obtain the most critical responses from the employees of the banks who have responded to this survey. The convenience sampling strategy is a type of non-probability sampling method. As referenced before the questions of the questionnaire are sent by means of electronic mails to these particular resources. Nonetheless, the response of the survey is gathered by means of compiling the form by the researcher of this research work. Subsequent to collected information the following stage is of inquiring into it. Therefore, the collected data was classified and interpreted by means of SPSS correlation. Moreover, regression techniques are also employed (Nwe, 2019).

Statistical validity is important in survey. It is considered the extent to which the conclusions drawn from a statistical test are accurate and reliable. Therefore, to ensure the statistical reliability, the researcher has conducted a pilot study to ensure the validity of the questionnaire.

4.2.1. Section 1

When the question regarding the fairness of recruitment and selection of a particular bank in which the particular respondents are employed is inquired. The minority of these

banking professionals stated that they think that the recruitment process of their organisation is extremely fair I-e 12 percent. Likewise, almost 22 percent stated that they somewhat agree that recruitment and selection mechanism of the banks in which they are working is fair. In addition, 6 percent selected neutral opinion. However, the majority of the bankers in Pakistan such as 38 percent who contributed to the survey have the opinion that the hiring and selection process of their banking firms is not completely fair. Likewise, around 22 percent have the opinion that the hiring and selection of new employees is not fair. The mean score is 3.36 and standard deviation is 1.367.

The human resources who responded to this survey and rated that the training provided by their specific banking institution as excellent are 16 percent. Likewise, those banking professionals rated that the training provided by the bank in which they are doing the job as good is 42 percent. In contrast, 26 percent of these participants who are associated with commercial banks in Pakistan have rated the training provided by their institution as average. All though around 10 percent of the banks' employees have rated the training provided by their particular organisation is below average. Likewise, 6 percent stated it worse. The mean score is 2.48 and standard deviation is 1.074.

The respondents of the survey are highly satisfied with the tools and gadgets provided by the banking firm in which they are employed are 46 percent. Likewise, the banks' employees who are satisfied with the equipment and devices with which they are equipped to perform their duties are 30 percent. Moreover, merely 2 percent selected average. In contrast, the participants of the survey stated that they are not satisfied with the systems and devices provided to them by their organisation are 16 percent. However, the extremely unsatisfied employees who gave their opinion regarding the adequacy of the devices are merely 6 percent. The mean score is 2.06 and standard deviation is 1.300.

The bank employees which have the opinion that the training conducted by their banking firms were quite related to their job description are 18 percent. Likewise, the human resources who opted the option agree in response to the question that the training was related to their job description are 28 percent. In contrast, the respondents of the survey I-e bank human resources who do not have a clear opinion are 4 percent. Moreover, around 30 percent stated that they disagree with the statement that their trainings (provided by their employers) are related to their JD (job description). Likewise, 20 percent of the survey contributors highly disagreed with the statement that the training in which they underwent was relevant with their nature of job I-e job description. The mean score is 3.06 and standard deviation is 1.463.

The participants which highly agree that the training conducted by their banking firms included relationship marketing and client handling are 44 percent. Likewise, the human resources who selected the option of agree in response to the question that the training included relationship marketing and client handling are 38 percent. In contrast, the respondents of the survey I-e bank human resources who do not have a clear opinion are 8 percent. Moreover, around 2 percent stated that they disagree with the statement that their training provided by their employers focused on relationship marketing and client handling. Likewise, 20 percent of the survey contributors highly disagreed with the statement that the training in which they underwent was comprised of relationship marketing and client handling model. The mean score is 1.76 and standard deviation is 0.797.

Moreover, the minimum number of survey participant's I-e 12 percent seem highly satisfied with the incentive and compensation system of the banks in which they are employed. Likewise, the contributors of the survey who are satisfied with the compensation and incentive offered by their financial organisations were 18 percent. Merely 4 percent selected neutral option. In contrast, the majority of the respondent's I-e 40 percent seems dissatisfied with the remuneration and incentive system of their banks as compared to the efforts they are putting in. Similarly, the participants of survey I-e bank employees who are extremely dissatisfied with the compensation and incentive offered by their financial organisations are 26 percent. The mean score is 3.50 and standard deviation is 1.374.

Similarly, the least number of survey respondents such as 10 percent seem highly satisfied with the performance appraisal mechanism of the banking firms in which they are working. Likewise, the participants of this survey who are satisfied with the performance appraisal mechanism carried out by their banks 18 percent. The participants which selected average are 6 percent. Although, most of the respondents recorded at 38 percent seems dissatisfied with the performance appraisal system carried out by their banks. Furthermore, the participants of the survey such as bank employees who are extremely dissatisfied with the performance appraisal system offered by their banking firms are 28 percent. The mean score is 3.62 and standard deviation is 1.292.

The banking employees who participated in this survey and rated that the career planning system provided by their specific banking institution as excellent are 6 percent. Similarly, those banking professionals rated that the career planning system provided by the bank in which they are doing the job as good is 22 percent. The 8 percent of the respondents selected average. However, 28 percent of these participants who are associated with commercial banks in Pakistan have rated the career planning by their institution as average.

In addition, 36 percent of the banks' employees have rated the career planning system implemented by their banks is below average. The mean score is 3.70 and standard deviation is 1.344.

Most of the banks' employees such as 50 percent responded that their banks do not provide with healthy and safety working environment. However, 46 percent of the bank's employees stated that their health and safety is being ensured by their organisations. Likewise, 4 percent stated that may be the banking firms ensured their human resources' health and safety at the workplace. The mean score is 1.58 and standard deviation is 0.575.

The human resources of banking firms who responded that their banks offer placement services are 4 percent. In contrast, 88 percent of the bank's employees stated that their banks do not offer outplacement services. Moreover, 8 percent stated that maybe the banks with which they are associated offer placement services. Some of the banks' employees such as 48 percent responded that their banks do contribute to disaster management. In contrast, 18 percent of the bank's employees stated that their banks may contribute to disaster management. Furthermore, 34 percent stated that banking firms do not focus on disaster management. The mean score is 2.04 and standard deviation is 0.348.

In response to the question regarding the involvement of employees in decision making of organisation and support of the management of banks in Pakistan around 12 percent stated that the management is quite supportive and they involve the employees in decision making of banks greatly. Likewise, 18 percent stated that there is somewhat involvement of human resources in decision making of banking firms and the management is supportive. The employees of banks who responded to the survey but termed the management's support and their involvement in decision making as neutral are 8 percent. In contrast, 28 percent termed the involvement of human resources in decision making of banking firms and the support of management as low. Similarly, 34 percent termed the involvement of human resources in decision making of banking firms and the support of management as very low. The mean score is 3.54 and standard deviation is 1.432.

Moreover, the number of survey participants I-e 14 percent seem highly satisfied with the workload assigned to them by their banks in which they are employed. Likewise, the contributors of the survey who are satisfied with the workload assigned to them by their banks in which they are employed merely 24 percent. In addition, 10 percent selected average option. In contrast, the majority of the respondent's I-e 34 percent seems dissatisfied with the workload assigned to them by the banking firms in which they are working. Similarly, the participants of survey I-e bank employees who are extremely dissatisfied with the amount of

workload assigned to them by the management of organisation with which they are associated are 18 percent. The mean score is 3.06 and standard deviation is 1.391.

Furthermore, around 14 percent of the participants of the survey who are employed by the banking firms stated that they strongly agree that the management of their organisations used to appreciate the innovation. Similarly, the human resources of banks who responded that they agree that their banks' managements used to acknowledge if innovative practices are adapted to make the banking system more efficient are 32 percent. The employees of banks who responded to the survey but termed the response of management on introducing innovative processes as neutral are 6 percent. Moreover, 30 percent of the participants of the survey who are employed by the banking firms stated that they disagree that the management of their organisations used to appreciate the innovation. Likewise, 18 percent of the participants of the survey who are employed by the banking firms stated that they highly disagree that the management of their organisations used to appreciate the innovation. The mean score is 3.14 and standard deviation is 1.370.

However, when these respondents are inquired regarding the impact of the recruitment and selection on the performance of the employees, the majority of these human resources I-e 78 percent said that there is a higher possibility that it will impact the performance of the employees. Likewise, according to 10 percent of participants, there is somewhat impact of the recruitment and selection on the performance of the employees. Furthermore, merely 2 percent respondents selected the neutral option. In addition, 6 percent of the respondents disagreed that there is any impact of the recruitment and selection on the performance of the employees. In contrast, 4 percent of the respondents highly disagreed with this statement that recruitment and selection process of the bank impact employee's performance. The mean score is 1.68 and standard deviation is 0.741.

Furthermore, when these participants are asked regarding the impact of the training and development on the performance of the employees, the majority of these human resources I-e 84 percent highly agreed that it will impact the performance of the employees. Likewise, according to 4 percent of participants, there is somewhat impact of the training and development on the performance of the employees. In addition, 4 percent respondents selected the neutral option. In addition, 2 percent of the respondents disagreed that there is any impact of the training and development on the performance of the employees. In contrast, 4 percent of the respondents highly disagreed with this statement that training and development process of the bank impact employee's performance. The mean score is 1.90 and standard deviation is 0.863.

Furthermore, when these participants are asked regarding the impact of the performance appraisal on the performance of the employees, the majority of these human resources I-e 72 percent highly agreed that it will impact the performance of the employees. Likewise, according to 14 percent of participants, there is somewhat impact of the performance appraisal on the performance of the employees. In addition, 0 percent respondents selected the neutral option. In addition, 8 percent of the respondents disagreed that there is any impact of the performance appraisal on the performance of the employees. In contrast, 6 percent of the respondents highly disagreed with this statement that performance appraisal process of the bank impact employee's performance. The mean score is 1.50 and standard deviation is 0.678.

When these participants are asked regarding the impact of the career planning on the performance of the employees, the majority of these human resources I-e 26 percent highly agreed that it will impact the performance of the employees. Likewise, 24 percent of participants agreed that there is somewhat impact of the career planning on the performance of the employees. In addition, 8 percent respondents selected the neutral option. In addition, 32 percent of the respondents disagreed that there is any impact of the career planning on the performance of the employees. In contrast, 10 percent of the respondents highly disagreed with this statement that career planning system of the bank impact employee's performance. The mean score is 1.58 and standard deviation is .673.

Similarly, the participants of the survey are asked regarding the impact of the home and safety on the performance of the employees, the majority of these human resources I-e 12 percent highly agreed that it will impact the performance of the employees. Likewise, 28 percent of participants agreed that there is somewhat impact of the home and safety on the performance of the employees. In addition, 6 percent respondents selected the neutral option. In addition, 34 percent of the respondents disagreed that there is any impact of the home and safety on the performance of the employees. In contrast, 20 percent of the respondents highly disagreed with this statement that home and safety of the bank impact employee's performance. The mean score is 1.68 and standard deviation is 0.713.

Similarly, the participants of the survey are asked regarding the impact of the rightsizing and outplacement on the performance of the employees, the some of these human resources I-e 8 percent highly agreed that it will impact the performance of the employees. Likewise, 20 percent of participants agreed that there is somewhat impact of the rightsizing and outplacement on the performance of the employees. In addition, 0 percent respondents selected the neutral option. In addition, 42 percent of the respondents disagreed that there is

any impact of the rightsizing and outplacement on the performance of the employees. In contrast, 30 percent of the respondents highly disagreed with this statement that rightsizing and outplacement of the bank impact employee's performance. The mean score is 2.66 and standard deviation is 0.917.

The explicit data in the professional outlook is basic for assessing the effect of human resource practices on the performance of employees of commercial banks in Pakistan. As discussed in detail that HRM has impact on the performance of employees of the banking firms. The performance of employees is linked with the organisational performance of banks. However, there are other factors which are linked with organisation performance; the improvement in economic conditions is quite critical as well for the betterment in business of the banking organisations. The elements such as comfort, working condition, ordinary communication topics, condition-based alternatives, the disposition of the executives, customer service, involvement of different genders in official campaigns, and variables of connection (Azen and Walker, 2010). The gathered data applicable to the elements examined above can help the banking firms to enhance the sectors which required improvements so that business development can be accomplished (Jackson, 2001).

It is much easier to deal with quantitative data than compiling and processing the subjective data as this type of data does than qualitative data that is a genuine test as opposed to process and compile at qualitative. The second challenge is extracting the fundamental and needed statistics from the gigantic amount volume of data. Likewise, the third gigantic task is to infer the results of exploration conventional. The qualitative data is normally oral so it is very hard for the exploration investigators to do correlations among the information of different kinds. The adaptability of outcomes of various kinds required comprehensive knowledge regarding the specific research. In this manner, it relies upon the ability of the researcher (Schybergson, 2013).

4.2.2. Demographic of Participants

4.2.2.1. Gender of Participants

As indicated by the overview, most of the contributors are male I-e 72 percent as the majority of the employees in Pakistan's commercial banks are males. Although the females that contributed in the survey were merely 28 percent.

Gender	No. of Respondents	Total Population	Formula for Calculation	Percentage (%)
Male	36	50	$36/50=.72$	72%
Female	14	50	$14/50=.28$	28%

Table 3: Gender of Participants

4.2.2.2. *Age Group*

Similarly, no official of banking firms is under the age of 20. The newly hired or junior staff who took part in the electronic survey ranges between the ages of 20 to 29 years that is 24 percent. In any case, around 28 percent of the banks' employees participated are between the ages of 30 to 39 years. The majority of bank employees, 32 percent are between the ages of 40 to 49 years. Moreover, nearly 12 percent of senior bank employees are between the ages of 50 to 60. However, approximately 4 percent of the banks' employees did not disclose their ages.

Age Group	No. of respondents	Total population	Formula for calculation	Percentage (%)
Below 20 years	0	50	$0/50= 0$	0%
20-29 years	12	50	$12/50= 0.24$	24%
30-39 years	14	50	$14/50=.28$	28%
40-49 years	16	50	$16/50=.32$	32%
50-60 years	6	50	$6/50=.12$	12%

Table 4: Age of participants

4.2.2.3. *Compensation*

Some of these banks employees who participated in this survey had an annual salary less than Rs. 300K I-e 18 percent. In addition, the employees of commercial banks in Pakistan who participated in this electronic overview have yearly compensation between Rs. 300K-500K is 36 percent. The participants of this electronic survey which are human resources employed in banks of Pakistan have a yearly salary between Rs. 500K-1M are 24 percent. The resources contributed in this research's survey have annual compensation between Rs. 1M-5M are 12 percent. The employees who are taking remuneration between Rs. 5M-15M is 8 percent. However, there was no participant of the electric survey who has

the annual income between Rs. 15M-25M. People who refused to share the compensation packages they received from Pakistani banks, on the other hand, accounted for nearly 2% of the total.

Compensation	No. of respondents	Total population	Formula for calculation	Percentage (%)
Below Rs. 300k	0	50	$9/50= 0.18$	18%
Rs. 300k-500k	18	50	$18/50= 0.36$	36%
Rs. 500k-1M	12	50	$12/50=.24$	24%
Rs. 1M-5M	6	50	$6/50=.12$	12%
Rs. 5M-15M	4	50	$4/50=.08$	8%
Rs. 15M-25M	0	50	$0/50=.0$	0%

Table 5: Compensation range of participants

4.2.2.4. *Challenges*

When inquired regarding the biggest challenge these respondents are facing in the particular banks with which these participants are associated, 42 percent of the employees stated that low compensation and incentives are the biggest challenge they are facing while carrying out their duties. A few of the human resources of banks such as 26 percent which participated in this survey stated that unsupportive management is the biggest challenge they are facing at the workplace. Likewise, 8 percent termed outdated training as the biggest challenge they are facing for carrying out their duties efficiently. Moreover, 10 percent termed poor working environment as the biggest challenge they are facing in their corporate life. In addition, 4 percent termed biased recruitment as the greatest challenge they are facing which is impacting their official performance. Furthermore, unfair performance appraisal is termed by 10 percent of the respondents as the greatest challenge they are facing in their professional life. The mean score is 1.84 and standard deviation is 1.113. Therefore, the two major challenges faced by the employees of banks in Pakistan are inadequate compensation and unsupportive management.

Challenges	No. of respondents	Total population	Formula for calculation	Percentage (%)
-------------------	---------------------------	-------------------------	--------------------------------	-----------------------

Compensation	21	50	21/50= 0.42	42%
Unsupportive	18	50	13/50= 0.26	26%
Outdated Training	12	50	12/50=.24	24%
Poor Working Environment	5	50	5/50=.10	10%
Biased Recruitment	4	50	4/50=.08	8%
Unfair Performance	0	50	0/50=0	0%

Table 6: Challenges

4.2.3. Correlation Analysis

		RECRUITMENT_SELECTION	EMPLOYEE_PERFORMANCE	EMPLOYEE_PARTICIPATION	TRAINING	OUTPLACEMENT1	HEALTH & SAFETY_1	CAREER_PLANNING_1	PERFORMANE_APPRAISAL_1	COMPENSATION_1
RECRUITMENT_SELECTION	Pearson Correlation	1	.059	.507**	.539**	-.097	.389**	.524**	.469**	.548**
	Sig. (2-tailed)		.682	.000	.000	.504	.005	.000	.001	.000
	N	50	50	50	50	50	50	50	50	50
EMPLOYEE_PERFORMANCE	Pearson Correlation	.059	1	.106	.075	.069	.034	.098	.159	.192
	Sig. (2-tailed)	.682		.465	.603	.634	.814	.497	.270	.183
	N	50	50	50	50	50	50	50	50	50
EMPLOYEE_PARTICIPATION	Pearson Correlation	.507**	.106	1	.659**	.187	.349**	.739**	.692**	.717**
	Sig. (2-tailed)	.000	.465		.000	.193	.013	.000	.000	.000
	N	50	50	50	50	50	50	50	50	50
TRAINING	Pearson Correlation	.539**	.075	.659**	1	.054	.204	.457**	.483**	.632**
	Sig. (2-tailed)	.000	.603	.000		.711	.154	.001	.000	.000
	N	50	50	50	50	50	50	50	50	50
OUTPLACEMENT1	Pearson Correlation	-.097	.069	.187	.054	1	.086	.157	.262	.128
	Sig. (2-tailed)	.504	.634	.193	.711		.553	.275	.066	.375
	N	50	50	50	50	50	50	50	50	50
HEALTH & SAFETY_1	Pearson Correlation	.389**	.034	.349**	.204	.086	1	.600**	.578**	.220
	Sig. (2-tailed)	.005	.814	.013	.154	.553		.000	.000	.125
	N	50	50	50	50	50	50	50	50	50
CAREER_PLANNING_1	Pearson Correlation	.524**	.098	.739**	.457**	.157	.600**	1	.932**	.613**
	Sig. (2-tailed)	.000	.497	.000	.001	.275	.000		.000	.000
	N	50	50	50	50	50	50	50	50	50
PERFORMANE_APPRAISAL_1	Pearson Correlation	.469**	.159	.692**	.483**	.262	.578**	.932**	1	.615**
	Sig. (2-tailed)	.001	.270	.000	.000	.066	.000	.000		.000
	N	50	50	50	50	50	50	50	50	50
COMPENSATION_1	Pearson Correlation	.548**	.192	.717**	.632**	.128	.220	.613**	.615**	1
	Sig. (2-tailed)	.000	.183	.000	.000	.375	.125	.000	.000	
	N	50	50	50	50	50	50	50	50	50

Table 7: Correlation Analysis

This correlation table 7 shows the course and intensity of impact between the independent and dependent variable. When it comes to the relationship between recruitment and selection and employee performance, it can be analysed in the above table that the value of significance exceeds the value of alpha (5%). This indicates that the statement of null hypothesis is not rejected by the values of significance. The result of the Spearman rho correlation coefficient is 0.059 with the significant value of 0.682. Based on these results a positive relationship exists between recruitment and selection and employee performance. However, the relationship is statistically insignificant.

As far as the relationship between employee participation and employee performance is concerned, it can be analysed in the above table that the value of significance does not exceed the value of alpha (5%). This indicates that the statement of null hypothesis is rejected by the values of significance. The result of the Spearman rho correlation coefficient is 0.01 with the significant value of 0.465. Based on these results it is possible to conclude that there is positive relationship between employee participation and employee performance and the relation is statistically significant. It can be further asserted on the basis of these results that increasing in employee participation would increase in and employee performance.

It is observable in the relationship between training and employee performance that value of significance exceeds the value of alpha (5%). This indicates that the statement of null hypothesis is not rejected by the values of significance. The result of the Spearman rho correlation coefficient is 0.075 with the significant value of 0.603. Based on these results it can be concluded that there is positive relationship between training and employee performance. However, the relationship is statistically insignificant.

In the relationship between outplacement and employee performance it can also be analysed that that value of significance exceeds the value of alpha (5%). This indicates that the statement of null hypothesis is not rejected by the values of significance. The result of the Spearman rho correlation coefficient is 0.069 with the significant value of 0.634. Based on these results, it can be stated that there is positive relationship between outplacement and employee performance. However, the relationship is statistically insignificant.

As far as the relationship between health and safety and employee performance is concerned, it can be analysed in the above table that the value of significance exceeds the value of alpha (5%). This indicates that the statement of null hypothesis is not rejected by the values of significance. The result of the Spearman rho correlation coefficient is 0.034 with the significant value of 0.814. The results postulate that there is positive relationship between

employee participation and employee performance and the relationship is statistically insignificant.

Furthermore, in relationship between career planning and employee performance, it can be analysed in the above table that the value of significance does not exceed the value of alpha (5%). This shows that the statement of null hypothesis is rejected by the values of significance. The result of the Spearman rho correlation coefficient is 0.098 with the significant value of 0.497. Based on these results it can be concluded that there is positive relationship between employee participation and employee performance and the relationship is statistically significant. On the basis of these results, it can be further claimed that an increase in career planning would increase in and employee performance.

It is also observable in the relationship between performance appraisal and employee performance that the value of significance does not exceed the value of alpha (5%). This shows that the statement of null hypothesis is rejected by the values of significance. The result of the Spearman rho correlation coefficient is 0.159 with the significant value of 0.270. Based on these results it can be concluded that there is positive relationship between performance appraisal and employee performance and the relationship is statistically significant. It can be further asserted on the basis of these results that an increase in performance appraisal would increase in and employee performance.

Lastly, in relationship between compensation and employee performance, it can be analysed in the above table that the value of significance does not exceed the value of alpha (5%). This shows that the statement of null hypothesis is rejected by the values of significance. The result of the Spearman rho correlation coefficient is 0.192 with the significant value of 0.183. Based on these results it can be concluded that there is positive relationship between compensation and employee performance and the relationship is statistically significant. It can be further asserted on the basis of these results that an increase in compensation would increase in and employee performance.

4.2.4. Regression Analysis

In this section of this research, regression analysis has been presented. The reason for using rational analysis is that it can help to estimate the strength of independent variables on dependent variable of the study. The independent variables in the present research are recruitment and selection, training, employee appraisal, employee participation,

compensation, career planning, health and safety and outplacement and rightsizing. The results of regression analysis are presented below.

Constructs	R²
Recruitment and Selection	0.7
Training	0.490
Employee Appraisal	0.843
Employee Participation	0.382
Compensation	0.367
Career Planning	0.17
Health and Safety	0.13
Outplacement and Rightsizing	0.26

Table8: Results of R²

The main intent of the above table 8 is to predict the correlation among the variables of the study as well as to determine the variance which may have been caused by the independent variable on the dependent variable. The value of R Square is the most important value in the above table, which shows the extent to which the independent variable can predict the value of dependent variable. For this research, in the case of recruitment and selection, the value of R square is 0.7 or 70%, which means that recruitment and selection can predict the value of employee performance to 70%. Besides, in the case of training, the value of R square is 0.490 or 49%, which means that training can predict the value of employee performance to 49%. Moreover, in the case of employee appraisal, the value of R square is 0.843 or 84%, which means that employee appraisal can predict the value of employee performance to 84%. Furthermore, in the case of employee participation, the value of R square is 0.382 or 32%, implying that employee participation can predict the value of employee performance to 32%.

In addition to the above information, it is observable in the case of compensation that the value of R square is 0.367 or 36%, which means that compensation can predict the value of employee performance to 36%. Also, in the case of career planning, the value of R square is 0.17 or 17%, which means that career planning can predict the value of employee performance to 17%. Furthermore, it can be observed in the case of health and safety that the value of R square is 0.13 or 13%, implying that health and safety can predict the value of employee performance to 13%. Lastly, in the case of outplacement and rightsizing the value

of R square is 0.26 or 26%, which means that outplacement and rightsizing can predict the value of employee performance to 26%.

Variable	Unstandardised Coefficients		Standard Beta	T	Significance
	B	Std. Error			
Recruitment and Selection	0.17	0.41	0.59	0.412	0.000
Training	0.23	0.044	0.75	0.239	0.03
Employee Appraisal	0.039	0.035	0.159	1.117	0.021
Employee Participation	0.025	0.35	.106	0.417	0.700
Compensation	0.34	0.032	0.192	1.353	0.047
Career Planning	0.023	0.034	0.098	0.684	0.588
Health and Safety	0.019	0.079	0.034	0.237	0.09
Outplacement	0.063	0.13	0.069	0.479	0.634

Table 9: Impact of the Individual Variables of HRM Practices on employee performance

The coefficients of the research are shown in the above table 9. It generally demonstrates the significance of independent variable over dependent variable. The Beta value of unstandardised coefficients is considered another most important value in the above table. It demonstrates the change in dependent variable caused by independent variable. In the above table it can be analysed that significance value of recruitment and selection 0.000, which does not exceed the value of alpha (0.05). This postulates that there is significant impact of recruitment and selection on employee performance. In the case of training, it can be analysed in the above table that the value of significance 0.03, which is also less than the value of alpha (0.05). Therefore, it can be comprehended that training also has significant impact on the employee performance. When it comes to employee appraisal, it can be analysed that the value of significance is 0.021, which is less the value of alpha. This means that the statement of null hypothesis is rejected by it, which indicated that employee appraisal has significant impact on employee performance.

In contrary to the results of the preceding variable, it can be observed that significance value of employee participation is 0.700, which is greater than the value of alpha (0.05), indicating that employee participation has insignificant impact if employee performance. Furthermore, the above table shows that compensation has a significance value of 0.047,

which does not exceed the value of alpha (0.05) and statement of null hypothesis is rejected. Therefore, it can be deduced that compensation has significant impact on employee performance. Another important variable of this study is career planning. There is 0.588 value of significance in this case, which exceeds the value of alpha (0.05). Thus, career planning has insignificant impact on employee performance. Additionally, health and safety has a significant value of 0.05, which also surpasses the value of alpha (0.05), thereby has insignificant impact on employee performance. Lastly, in case of outplacement, it has been analysed that the value of is 0.634, which is also more than the value of alpha (0.05). This indicates that outplacement has insignificant impact on employee performance.

Based on the above analysis, it can be concluded that recruitment and selection training, employee appraisal, compensation and health and safety have significant impact on employee performance, whereas employee participation and career planning have insignificant impact on employee performance.

4.3 Findings from Interviews (Thematic Analysis)

4.3.1 Role of HR Functions in the Commercial Banking Sector of Pakistan

According to Madanat and Khasawneh (2018), the role of HRM in the banking sector can viewed as incorporating a higher level of trust and integrity with business practices. Similarly, Bhutta and Zafar (2019) stated that commercial banking sectors need skilled and efficient manpower so that financial risks can be effectively managed and improved. Iqbal et al. (2018) asserted that HR functions play a vital role in recruiting and selecting employees with the necessary expertise and skills who can be placed in appropriate positions to improve risk management operations of the bank. Piotrowski (2006) agreed and highlighted that recruitment and selection ensures that experienced and qualified candidates are available to fulfil the needs of organisational processes. In relevance to prior arguments, participant number 2 provided the following statement:

“Well... in my observation, in this organisation, they follow a proper recruitment process, which is followed by face-to-face interviews to know the person better, then after a clearance from the first stage, the candidate goes towards the technical test or interview. Lastly, on the basis of test, they select the best employee for their organisation, this is the reason I am here

after clearing all these stages in which they analyse the person technically and also for interpersonal skills.”

The same participant further added that:

“It is clear that the candidate, who scores well in the test and has good interpersonal skill, would be moved forward to serve this organisation, and I completely agree with this that they run merit-based selection.”

Similarly, participant 1 responded that:

“Yes. I agree. As far as, I know the selection process is merit based. The organisation provides a suitable position description and selects according to the needs of firm. However, all the selection policies are ensured by all the stakeholders in the recruitment process.”

Likewise, participant 11 highlighted that:

“I believe that the recruitment process followed in my organisation is quite fair and acceptable. The organisation follows proper methods, tools and strategies to hire people. Moreover, my organisation believes in diversity and prefers to hire people belonging to different backgrounds and cultures. Also, any kind of biasness and discrimination is discouraged while carrying out the recruitment process.”

Based from the above responses, it can be concluded that effective recruitment and selection processes can deliver an appropriate candidate for a highly competitive job. In contrast, Stronge, Richard and Catano, (2008) mentioned that bad recruitment and selection can make adverse impacts in the long-run, which can result in increased absenteeism, high turnover, increased organisational expenses, errors and poor level of productivity. According to Eva (2018), training and development play a more significant role after recruitment and selection as it develops the skills of employees enables them to search for additional information, and increases their interests in the job. Similarly, Moisescu (2017) posited that in the banking sector of Pakistan, an employee can become experienced and talented when provided with feasible training and extensive practices. In light of the aforementioned arguments, participant number 4 shared the following statement during the interview:

“Well... I have learned a lot here and continuously learning as our department heads are well experienced. They have developed a healthy competitive environment here. We have a meeting on the first week of every month and our managers give a task to the whole team and asks us to come up with workings, whoever is able to succeed he gets a straight cash bonus and some other benefits too. As far as, the banking tools and gadgets are concerned, there is some lacking as in Pakistan people are more comfortable in doing manual work instead of working on modern gadgets.”

Similarly, participant number 3 responded that:

“In my opinion, the training sessions are related to the job description. When I was promoted, I took the training session and it was very helpful for me because I have worked at lower levels before, and I had no idea about the senior level. They taught me each and everything so that I can perform my duties well.”

The above two statements highlight that training sessions can lead to the development of employees in the banking sector, inevitably. Training can incorporate a mindset that is productive and efficient enough to perform the assigned tasks in a time-effective manner. Khalid and Nawab (2018) supports that training and development enhances the productivity of employees in the banking sector in Pakistan. This is because it provides stability to employees along with developing a perception towards the degree of accomplishment. However, in contrast to these findings, participant number 5 revealed that:

“Well... for the training, I could say it is quite good but regarding the tools, I am very much disappointed. It has been a year now, and I am waiting for modern gadgets.”

Similarly, participant 12 highlighted that:

“The training provided by our organisation was average. Training sessions from our bank was quite related to the job description especially in my department; relationship marketing...”

Whereas, participant 8 added that:

“...I am partially satisfied but we have given some recommendations to our managers in order to ensure that training material should be more subjective and allow practical understanding too. I hope it works out.”

It can be observed from the above statements that in the banking sector of Pakistan, employees can become stagnant when inadequate training is being provided, which can contribute to employee dissatisfaction with the job. In this regard, Rubel et al. (2018) concurred that ineffective training in the banking sector can contribute to poor productivity of employees and the overall organisation. To reduce the negative impacts of ineffective training, Roshchin and Travkin (2017) explained that performance appraisal is used as a medium for making informed decisions, applying betterment strategies, justifying termination, and enabling performance improvement. Sharma and Sharma (2017) added that performance appraisal can be taken as a reasonable execution survey system that identifies improper clauses or incomplete oversights in the case of bank employees who have serious concerns regarding the operations and functions in the bank.

The following statement from participant number 11 reflects on aforementioned arguments:

“Ah yes... the performance appraisal system is very smooth here. The employee’s performance is monitored very accurately and is assessed by using different appraisal methods.”

The same participant further added that:

“In our bank, performance appraisal is conducted quarterly and yearly. Also, incentives are provided as per the employee’s performance and improvements.”

According to the above statements, performance appraisal is a significant process in banks that can be considered the core strength of the HRM framework. Similarly, Gu and Nolan (2017) assert that performance appraisal provides detailed feedback regarding the determination of employees’ weaknesses and strengths in the banking sector. In contrast to these findings, participant number 13 gave the following response:

“Umm.. I’ll rate it as 7 out of 10. Even though, I have not been here for a year, and my performance appraisal hasn’t been filled out yet but many of my fellows have complained regarding this issue that their promotion did not take place due to bad and improper reviews.”

The above response indicates that ineffective performance appraisal can lead to employees developing negative perceptions concerning the banking sector in Pakistan, which can have adverse and noteworthy impacts on the performance of employees. On the contrary, Samal, (2015) mentioned that performance appraisal is the most effective method to use as an HR function because it includes feedback and supervising that can shape the competencies and benefits for employees. Gupta (2013) suggested that incentive and compensation system benefits more in terms of increased employee performance, well-being and retention. Similarly, Clifford (2002) asserted that compensation and incentive system encourages appeals, retains employees for a longer period and increases their willingness and creativity. During the interview, participant number 10 presented the following argument:

“I am 100 percent satisfied with the compensation and incentive system as compensation and incentive system are highly dependent on performance level of the employee. I have got 2 incentives in my tenancy.”

Similarly, participant 9 stated that:

“Yes, I am satisfied with the compensation and incentive system of our organisation because we have best HR practicing managers. Not only me, but approximately 80% to 85% of our employees are satisfied with direct and indirect compensation and incentives, our organisation offers to its employees.”

Likewise, participant 11 mentioned that:

“Yes... I am very much satisfied with the compensation policy and incentives that are provided by my bank as they really appreciate hard work and efforts displayed by each employee, and also increase pay by monitoring employee’s performance.”

Based on the above responses, it can be stated that compensation and benefits can significantly increase the satisfaction of employees and play a vital role in generation of innovative and novel ideas that can enhance the bank's overall performance, and business functionality, both non-financially and financially. Similarly, Kanwal and Syed (2017) stated that compensation system is one of the core management tools that are applied by banks in Pakistan including Habib Bank Limited due to which it has achieved high efficiency. However, in response to the same question, participant number 13 revealed that:

“Umm, personally, I am not very satisfied with the compensation system here. For the first few months, I wasn't allowed for a paid leave. And there's no concept of incentive system in our organisation. Neither does the bank provides an option for late sitting to avail bounty or bonus, nor does it give any recognition and appreciation rewards. They must include these concepts in the organisation as it helps to increase productivity of the employees.”

Similarly, participant 1 asserted that:

“Hmm... No. I am not satisfied with the compensation and incentive system as compared to the efforts we are putting in the success of organisation.”

It can be deduced from the above statements that ineffective compensation and incentive systems can lead to negatively impacting the motivation and behaviour of employees along with their perception of the overall organisation. Ali et al (2010) identified that along with compensation and incentives, it is also necessary to keep the office environment healthy and safe as it increases the morale and productivity of employees. In response to the question related to health and safety, participant number 12 mentioned that:

“Yes, our bank is dedicated to providing all its employees with a safe and healthy place to work, and work practices that do not jeopardise the health or safety of others including workers, visitors and members of the public.”

Similarly, participant 9 stated that:

“Yes, we ensure the health and safety of our employees by providing them a safe and healthy working environment. We not only focus on employees but also on customers and visitors on

our bank's premises by our operations. We aim to be accommodated with all applicable health and safety legal requirements, and ensure that best practices of health and safety management standards are implemented and maintained across our banking group. And not just the management but the entire staff is responsible for helping in creating and maintaining healthy and safe environment for each other. We, as employees, take ownership of our safety and are encouraged to report to concerned authorities."

Whereas, participant 3 highlighted that:

"Yes, especially after the pandemic, proper SOPs have been initiated to avoid any consequences and secondly every employee has health insurance for themselves and for the family."

According to the above responses, health and safety are primary to a workplace environment, particularly; in banks as lack of focus can have a significant impact on the health of employees including the development of illness or the infliction of harm. Therefore, a healthy work environment can raise the productivity of employees as well as their performance. Whereas, Quinlan (2001) stated that apart from an unhealthy workplace environment, ineffective rightsizing, redundancy and outplacement can negatively impact employees in terms of employee dissatisfaction. Quinlan (2009) identified that rightsizing negatively affects the image of the bank due to which newly hired employees feel all sorts of job insecurity. Additionally, Clarke (2007) described that the motive behind redundancy is to make banks more successful, productive, and competitive, however, it leads to restructuring that impacts cost and service quality in banks. Further, Vassie (2000) added that outplacement impacts the emotional and professional attachment of employees within banks as it increases the feelings of insecurity, embarrassment, and fear of finding a new job. Similarly, participant number 1 identified that:

"I think this bank is not practicing rightsizing because this process affects the productivity of the organisation and what I think is that the employees who are a part of organisation for a long time are well aware about all the rules and strategies. However, for improving the work quality of employees, the bank is providing proper training sessions for their experienced employees rather than selecting new candidates to teach them from the beginning."

Similarly, participant 10 stated that:

“My bank practices both rightsizing and outplacement and it usually depends on the situation.”

However, participant 11 revealed that:

“Though my bank is practicing rightsizing, however, they are not practicing outplacement currently.”

Whereas, participant 16 emphasised that:

“In my opinion, I do not think so, because of the workload they assign to us. Usually, I need to work after office hours to complete the task and in some cases I need to work from home after coming from office. And regarding outplacement, it is has not come under my observation that my bank is providing any sort of outplacement to the employees.”

According to the contradictory responses above, rightsizing and outplacement have a low implementation in commercial banks of Pakistan; however, they present the problematic possibilities of job insecurity, reduction of manpower, and workload. Nevertheless, Agboola (2003) asserts that these measures occur when HRM experiences socio-economic problems that result in job losses and increased turnover. Therefore, it can be concluded that HRM functions in the banking sector contribute to the inclusion of various factors and activities such as motivation, satisfaction, productivity, performance appraisal, job analysis, and facilitation, all of which increase employee retention with their level of satisfaction

4.3.2 Major Challenges Faced by the Employees from Current HR Practices in the Commercial Banking Sector in Pakistan

According to Shahid (2018), the commercial banking sector in Pakistan has drastically changed over the past decade. This is because the sector has been suffering from issues such as lack of management system, untrained HR professionals, and uncertainties in the political system, shortage of resources, and ineffective social system in the country. Due to these problems, the commercial banking sector has suffered from negative impacts and poor services. However, Iraqi et al. (2015) argued that the aforementioned problems are due to ineffective HR practices in the banking sector in Pakistan. Shahid (2018) added that the challenges that employees are facing currently are due to an ineffective HRM framework that leads to serious financial disasters. It is because the incentives, compensation, benefits, and overall financial structure is begin impacted. Similarly, participant 12 stated that:

“In my opinion, the biggest challenges I am facing are of incentives and compensation, as I mentioned earlier. This is the key motivation for employees which should be increased.

In this regard, participant 1 provided a similar response:

“The biggest challenge is obviously the salary incentive because as I told you before that I am okay with all the other facilities and policies. The incentive process of this bank is the biggest challenge I am facing right now because of the work load is a lot. I also used to work at night. Most of the passionate workers are leaving this firm because of this issue.”

Whereas, participant 8 contributed that:

“Honestly speaking, managing time and finances are two issues. Like I would love a salary raise [laughs]. But overall, maybe they need to revise the finance structure so that everyone would appreciate it here. That’s kind of my biggest challenge.”

The above findings show that an ineffective HRM framework impacts the overall finance structure including time management, salary, incentive, compensation and motivation of employees. Ashraf et al. (2015) supports these findings that employees are facing increased challenges due to the current HRM framework in banks in Pakistan, which is increasing their burden in terms of increased workload, competence and competition. Participant number 4 has also agreed with the abovementioned arguments by stating that:

“Well, there is a high rate of competition as company keeps opening several posts for the high performers due to which I sometimes felt harsh for being forced to do extra work, but in the end it is all for us.”

Likewise, participant 9 stated that:

“I think it is competition.”

Participant 6 asserted that:

“As per my observation, the biggest challenge was always the competition, and the competition is getting tougher day by day so I have to be on my A game to make it happen for me.”

In a similar manner, participant 17 responded that:

“Currently I’m facing time management issues because as I’m new here and you know the hectic workload, we get in banks so it’s quite difficult to manage time.”

However, participant 13 mentioned that:

“The biggest challenge I’m currently facing here is about the rising expectations. Me and my boss, both have high expectations from my work and efficiency.”

The aforesaid statements depict that the current HRM practices in the commercial banking sector of Pakistan are increasing the workload of employees due to increased competition. Correspondingly, Ashraf et al. (2015) agreed that HRM practices have become crucial over the last ten years, with the core reason increased competitive advantage and threat of new entrants. In contrast, Nadda (2016) revealed that despite the fact that HRM practices have become more flexible, enormous issues can still be found with expect to powerlessness and ineffective management skills. These findings are supported by participant number 14 who stated that:

“One of the biggest challenges I faced in the current organisation was my lacking in management skills. Over time I am coping with this lacking.”

Participant number 11 provided a similar response:

“Ohh... Taking into consideration, the biggest challenge that I am facing currently is handling and dealing with challenging customers.”

Based on the above two responses related to ineffective management of work and customers, it can be deduced that the current Pakistani banking system is dealing with the issues of ineffective HRM practices and framework. As a result, challenges for employees in terms of management and customer dealing are increasing. Cloutier et al. (2015) further supports that the Pakistani banking system has an ineffective appraisal system including salary packages, which is demotivating employees and contributing to ineffective working environment conditions. To elaborate upon the ineffective working environment, participant 7 provided the following statement that:

“The biggest challenge I am facing currently is grabbing the right customers to increase sales. Being a customer representative, our top management pressurises us to bring at least two to three serious clients in the end of every month. Moreover, handling of customers sometimes messes up things.”

Whereas, participant 16 mentioned that:

“There are no such big challenges that I am facing at my current organisation, however, I would want the communication gap to be reduced between the colleagues within the organisation. I believe by doing so, it breaks the tension among the employees in the organisation.”

The above two responses highlight two factors of ineffective working environment including communication gap and increased pressure of work. It can be analysed that the current banking system is composed of an environment that is contributing to employee demotivation due to increased workload. This also means that no proper training or counselling sessions are being provided to employees, which is creating communication gaps

between employees and managers in banks. In this regard, Ashraf et al., (2015) demonstrated that there is a great communication gap among employees and managers in the current banking system of Pakistan, particularly, in Habib Bank Limited. The study further added that HBL is extremely deficient with regard to performance management strategies. As a result, the survival and motivation of employees have become difficult in the current banking system. However, Shahid (2018) elucidated that the banking system itself is suffering from acute deficiency and radical changes in which biased recruitment is playing a major role. In the biased recruitment process, some strong and efficient employees are neglected and ineffective training is provided, leading to impacting the services provided to the consumers, negatively. With regards to the biased recruitment process, participant 3 highlighted that:

“One of the challenges I faced in my tenure is biased recruitment because I watch sometimes recruiters selecting most of the candidates that are too much experienced, but in my opinion, even freshies should get the chance.”

According to above statement, it can be deduced that biased recruitment is one of the reasons behind increasing employee dissatisfaction and lack of commitment among employees in the current banking sector. Similarly, Rahimi et al. (2016) indicated that this issue is majorly found in the commercial banking sector of Pakistan. Shahid (2016) further added that complicated practices in the current banking structure are demotivating and discouraging young graduates from adopting a career in banking. Moreover, the complicated practices are resulting in increased absenteeism, low productivity and turnover. Rahimi et al. (2016) mentioned another reason for increased absenteeism, and turnover, which includes extreme stress and workload, leading to the insensitive nature of the job. Therefore, it can be concluded that several challenges such as increased competition, communication gap, biased recruitment, workload, and decreased compensation and benefits are being faced by employees due to ineffective current HR practices in the commercial banking sector in Pakistan. The banking system of Pakistan including private, foreign and specialised banks needs to work on adopting strategies that benefit the HR system in terms of attracting, retaining, developing and motivating the talented and skilled workforce, playing a vital role in the growth of the economy.

4.3.3 Impact of Major HR Challenges on the Overall Performance Outcomes of the Employees in the Commercial Banking Sector of Pakistan

Khan et al (2011) stated that the current banking sector in Pakistan is rapidly changing due to the increased adoption of advanced technologies, and changing consumer requirements and needs. This is increasing the demands for employees in establishing their capabilities to comprehend the shifting issues of effective HRM practices. The analysis in the above section, identified that the major HR challenges in the commercial banking sector of Pakistan include communication gaps, increased workload and pressure, decreased compensation and benefits, and a stressful work environment. Ahmad et al. (2015) stated that challenges of HRM practices are impacting the overall performance outcomes of the employees in the banking sector of Pakistan. This can be seen, particularly, in terms of lack of expertise and skills for developing the capability to enhance the quality of services. With regards to the impact of ineffective HR practices, participant 22 provided the following opinion that:

“Biggest challenge is that they have to implement the innovative practises as it is really important.”

In this regard, participant 15 highlighted that:

“Ahhh let me think... In my opinion, the biggest challenge I’m facing here is about the change in business models.”

Based on the above responses, it can be understood that the impact is in terms of lack of productivity and demotivation of employees due to changing business models and lack of implementation of innovative practices. Khalid et al. (2016) concurred that the current banking system is not realising the impacts of the HRM challenges, which is creating issues for employees and banks in serving customers to offer them a broad range of services to accommodate the needs with required expertise and skills. Whereas, Ahmad et al. (2015) asserted that the impact can also be seen in terms of damaging relationships in the workplace and ineffective communication at all levels of the management hierarchy. This is impacting the overall performance of employees and the banking sector as this is contributing to a lack of customer and employee loyalty. Bowra et al, (2012) added that organisational capability to retain employees and customer service level is being influenced by negativity due to HRM

challenges. As a result, the ability to compete in the market has decreased. In the context of impact on relationships within the workplace, participant 24 mentioned that:

“[Smile] The challenge I’m facing is finding the balance between getting the results and not damaging any relationships with employees.”

With regards to HRM challenges impacting the communication process within the banks, participant 20 asserted that:

“According to my observation and personal experience, the biggest challenge that I am facing here is communicating our thoughts and ideas to the top-tier.”

The above two statements indicates that satisfaction issues are majorly occurring in commercial banking firms, and steps are required to be taken to enhance the job satisfaction of employees. Khan et al. (2011a) contributed that the HRM department needs to adopt different methods to decrease or neutralise the negative impacts. Therefore, HRM practices related to the environment, workload, and adopting strategies are not significant in the commercial banking industry of Pakistan.

4.3.4 Effective HR policies for the Pakistani commercial banking sector to improve the overall performances

HRM policies are considered to play a significant role in ensuring the development of organisations through bringing improvement in the performance of employees through the development of the level of trust (Madanat and Khasawneh, 2018). There are a variety of methods through which employees' work quality is ensured, however, all these lead to a common outcome of an increase in the performance of employees. Roshchin and Travkin (2017) determined performance appraisal mechanism as one of the mechanisms useful for bringing improvement in employee performance. This role of the system is also supported by the response of participant number 25 who stated that:

“During my role as a bank manager, I observed variety of situations in which, employees working in banks feel neglected and demotivated which lead to a decline in their work performance due to poor quality of work. Although, from my experience in such situations, I

have observed that different practices such as providing compensation to employees helps motivate them.”

The above statement identified that providing appraisal and compensations of employees helps them keep them motivated leading to their better engagement in the work and enhances their interest in the achievement of goals of organisations. Similarly, the response of one of the employees which is participant 21 presented that:

“As an employee of the bank, I feel delighted and highly motivated to work better when I get response over the appraisal reports. As I get knowledge of my strengths and limitations that I can further enhance for better performance. In addition to this encouraging approach, the practice of appraisal evaluation of employees for the generation of reward also enhances my sense of motivation and pushes me to perform better.”

This statement asserts that the appraisal assessment system in banks enables them to gain knowledge of issues with their progress, allowing for improvements in the working approach. On the other hand, it is presented in the research that the success of a commercial bank is dependent highly upon its employee's ability of utilising their creative and innovative ideas for the delivery of quality care to customers which are only possible when employees are getting proper guidance and fair rewards and compensation (Clifford, 2002). The environments presented in banks by HR managers are crucial for enhancement of employee motivation and dedication. Likewise, the response of participant number 18 suggested that:

“I believe and have experienced that as an employee, I acts in light of the leadership and approach of the managers. For instance, in my previous branch I had a HR manager with transformational leadership approach due to which I felt increasingly encouraged to present innovative ideas and solutions for the enhancement of quality of work. Whereas, due to the autocratic leadership style of my current HR manager, I feel demotivated to do so and only perform tasks that I am assigned. Moreover, during this shift of branch, I observed that as an employee I am expected to learn methods of working in the new branch without any training. This is simply quite off-putting as the will to perform well decreases.”

The response depicts that the leadership approach and policies adopted by the HR managers are significant for ensuring employees' contribution to their respective banks. Similarly, the response of one of the employees which is participant number 22 suggested that:

“The attitudes and behaviours of bank managers play a significant role in encouraging their employees as keeping a motivational as well as innovative approach allows employees to perform their work creatively. The generation of new ideas and their inclusion in the assigned roles enhance the rate of delivery of quality service to customers.”

The above-added statement puts focus on the role of transformational leadership in the organisation and its positive impact on the development of an improved work environment for the development of these banks. According to Schuler (2007) employee engagement is the core factor in the enhancement of performance of employees in commercial banks. The inclusion of employees in different business processes and decisions is crucial for enhancing their level of motivation which results in improved work quality in the banks. The response of participant number 24 provided the solid ground to this notion as it stated that:

“In the light of my experience as a manager, that the process of enhancement of employee is dependent on their engagement in the bank. In my branch of this well-known Pakistani commercial bank, there is increasing level of communication with them through the means of weekly meetings flourish their professional careers. Furthermore, it allow the development of trust among them which increases the level of dedication that they have towards achievement of goals of bank. This leads to the increment in their motivation level results in of amplification in their performance.”

The level of communication is significant for the development of trust among employees increase the dedication of employee. Likewise, a similar response from one of the employees which is participant number 23 identified that:

“The level of satisfaction of employees is the significant factor in the determination of their performance in their roles. The level of dedication is determined by the manager interaction

with the employees and the provision of feedbacks that are provided to them. This enables us, employees to have a sense of importance in the organisation.”

The response highlighted that interaction of managers develops a sense of inclusion among employees and this results in the development of a work environment for the enhancement in work quality of employees. This also reduces the turnover rate of the employees and enhances their dedication to their banks for the achievement of organisational goals. This increase in communication develops opportunities for higher involvement and participation of employees which reduces employee turnover (Lawler, 1990). These responses presented the notion that the level of communication along with the nature of the approach of HR managers and system of appraisal, communication and compensation are significantly effective in the enhancement of employee performance.

CHAPTER 5: DISCUSSION OF FINDINGS

5.1 Role of HR functions in the commercial banking sector of Pakistan

Bank employees are extremely concerned and dissatisfied because organisation used to terminate employees without offering outplacement. Human resources curtailment, termination and different kinds of resource sacking actions normally negatively affect the motivation and efficiency of the remaining workforce. However, if actions are taken appropriately, the entire cycle can improve on the level of commitment and inspiration of the workforce. Some of the bank employees have serious concerns regarding their health and safety measures in their workplace. Normally, the turnover is low but in exceptional cases, such as when the employees are dissatisfied, then there are greater possibilities of high turnover rate. According to Khan et al. (2019) when there is no new hiring and old staffs stick to their jobs, the turnover rate is low. In contrast, when a bank thinks about the new hiring, there is also chance of high turnover rate as new staff used to switch jobs frequently due to discrimination of management and staff. Iqbal et al. (2018) argued that the management of human resource is significant for the bank. Further the research claims it is because of the fact that banking is perceived to be under the service industry. Hence, the management of risk along with individual are perceived as potential challenges that are being faced by the banks. The reason behind this is that how one manages individual and the risk determine the success of banking business at large.

Functions of HR such as the process of recruitment play a significant role in the enhancement of employee performance in Pakistan's commercial banking sector. Stronge, Richard and Catano (2008) stated that the expense of bad decisions of recruitment and selection is prominently observed on employees. Discrepancies in this function in the selected banks left a negative impact on employees' perceptions of the company. Similarly, to the banking sector in other developing countries, the banks in Pakistan are also heavily focused on externally sourced recruitment. This method of recruitment is considered to be fair to potential employees who are interested in joining the firm. Similarly, the findings of this present research suggested that commercial banks in Pakistan significantly focus on ensuring fair selection and recruitment systems for leaving a positive lasting perception on employees. This tends to create an opportunity for a positive future performance and for the development of the bank. It has been further found by the research of Khan et al. (2019) that the role of HR is also increasingly large in commercial banks. It is because of the fact that

they tend to have enormous roles and responsibilities. It comprises training and development, selection, recruitment, database records evaluation of staff performance.

In addition to the process of selection of competent employees, HR managers in banks of Pakistan groom their resources through the means of training. Afroz (2018) stated that the commercial banks in Pakistan provide employees with the needed training for the development of needed skills. However, the quality is dependent on the availability of the economic resources of banks. For instance, in Pakistan, the lack of funds for employee development determines the frequency of the training session in commercial banks. On the other hand Sarker (2017) stated that the banking sector in developing countries such as Pakistan is not focused on the delivery of training as the means of development of skills. As a result, employees seem to be stagnant in their skills which affects their progression in the bank and further hinders their performance. Similarly, the present findings also suggested that employees are provided with limited training in Pakistani commercial banks due to their limited resources.

The study of Randhawa (2017) focused on the aspect of the presence as a potential system of assessment and identified that it is crucial for the determination of success to aid the process of outlining the ways for betterment, goals, and targets. In light of the significance of the performance evaluation process, it is comprehended that improper clauses and short-sightedness of HRM strategy in this process that lead to the development of concern among employees. Moreover, this contributes to employees negative perceptions of the company resulting in inefficient employee work (Sharma and Sharma, 2017). Therefore, for the enhancement of employee performance, it is significant that the HR function in commercial banks of Pakistan includes a comprehensive approach to employee appraisal. In addition to this, Gang (2003) identified that the compensation function of HR leads toward significant improvement and enhances the performance of a bank; however, it must establish and maintain fair and impartial pay structures. The findings also suggested that the appraisal, as well as compensation systems in Pakistan commercial banks improves employee motivation resulting in enhanced performance.

Furthermore, Jamali et al (2015) stated that HR managerial roles are focused around the function of providing directions along with controlling their functions and management of employees. The HR managers are involved and are responsible for a variety of activities related to the organisation of employees in a way which maximises the potential of these

human resources. This identifies the potential role of HRM in a firm and the effects that it has on the performance of the organisation. This largely results in the profit of the organisation. Similarly, another research supported this notion concluding that the HRM operational functions in an organisation generally deals with the functions of employee recruitment as well the development of the training programs to improve their skills and competencies (Okoye and Ezejiofor, 2013). The enhancement of the profit of the organisation is ensured by the hiring of employees who are most competent for the achievement of the goals of organisation. This notion found to be supported by the findings of this present research which suggested that HR managers in organisations select skilful employees by the process of face-to-face interviews and then technical tests which provides with an in-depth assessment of the competencies of potential candidates. These conclude the significance of effective use of HRM approach and policies for the involvement of highly skilled employees and their appropriate management.

Stone and Dulebohn (2013) stated that the managerial functions in various organisations are related to the development of a synchronised relation between organisational goals and policies along and practices of human resource management. The alignment of HRM approaches with the organisational goals and strategies allows HR managers to manage employees in a way which maximises their potential. The research concluded in favour of this idea and stated that effective HRM policies are also crucial for the identification of a relationship among different employees which allows the integration of a common objective among them (Brewster and Söderström, 2017). This is carried out to strengthen their role in the achieving collective organisational goals. Similarly, Reiche et al. (2012) stated that operative role of HRM in organisations increases their direct contribution to the enhancement of employee performance. This is usually accomplished by ensuring that the current and future requirements are met. The present findings from the responses of participants led to the conclusion that HR managers are continuously involved in the process of arrangement of employees in a manner which aligns their goals with those of the organisation. This function of the HRM in organisation of employees plays a vital role in keeping a positive relationship among employees.

Alfes et al, (2013) highlighted that advisory functions of HRM play a mediating role between the management of organisation and its employees. This results in the improvement of employee engagement through bringing a positive change in employee behaviour. Similarly, Alexander and Al Saleh, 2015 supported that HR managers have in-depth

knowledge of organisational environment, employee issues and therefore can thus advise managers on effective management techniques for improving employee performance. The findings of the above-mentioned research depicted that the HR manager can recommend the compensation development and appraisal system for the employees. It is because of the fact that these are found to be beneficial in order to keep the employee adequately motivated. Further the study also reveals that the banks need to apply the HRM policies more appropriately. It is because of the fact that this will assist in expanding the employee proficiency and motivating them. It also assists in providing best performance as per the desire of employees and managers.

Job satisfaction is an important thing and is necessary for the motivation of employees. Employees are motivated by positive feedback from managers in the case of satisfactory performance and by receiving incentives in the case of extraordinary achievements. Employees of banks are dissatisfied because of the low payment system, communication gap between the top and low level of employees, bad environment of working conditions, inadequate and irrelevant training, biased recruitment and selection, unfair performance appraisal, poor career development opportunities and lack of outplacement services (Waheed, 2017). As a result, these factors employees never appreciate the human resources practices implemented by their organisations. Therefore, there is a great need for the banks to implement a transparent performance management system. Managers should communicate with the employees and have a clear purpose and advantages of performance management so that there is no ambiguity in the view of employees. Fair evaluation and a good incentive system for workers always results in high performance (McLaren, 2017).

In the present study, different Pakistani commercial organisations banking sector were used as a case study. Through this different issues regarding training, appraisal system, recruitment, outplacement, and compensation of the banks were highlighted and relevant efficient solutions for these problems were provided, which can be employed to improve its employees performance. In addition, other banks can use these suggestions as a guideline while carrying out their operational activities. Fair evaluation and a good incentive system for workers always results in high performance. This research has investigated the difficulties faced by the bank employees in carrying out their duties which have a significant impact on their performance. Therefore, bank management can identify and address these issues in order to compete in Pakistan's in a highly competitive market (Metcalf, 2011).

5.2 Major challenges faced by the employees from HR practices of commercial banking sector in Pakistan

The major human resource management issue faced by the human resources of the banks is that organisations used to be overstuffed with the resources. Therefore, because of the overabundance of employees, competent and productive human resources are underutilised. These resources are deemed to be critical for them as it assist them in performing their official duties. As in today's constantly changing corporate landscape, financial institutions such as banks should be forced to make critical decisions in order to sustain in the highly competitive market of Pakistan. Therefore, there should be proper restructuring and reorganising of senior management, such that if someone's productivity and performance are declining, he/she should be transferred to another department in which he/she is interested working and can improve his/her efficiency (Lawler, 2012).

According to Kopecka (2015), the absence of HR practices leads to a significant reduction in the level of motivation as well as the dedication of employees. In Pakistan's commercial banking sector, employees are faced with prominent limitations which have declined their sense of dedication along with their satisfaction with their banks. The HR managers in Pakistan's commercial banks have had disastrous results in terms of employee motivation. Iraqi et al., 2015 found similar findings and suggested that the competent HR practices in the State Bank of Pakistan resulted in an increase in the promotion of the unlawful practice of employees of private banks during the period of 1950 to 1960. This shows the direct influence of HRM on employees and their effective management. The absence of these practices beneficial for improving employees' performance significantly reduces their level of dedication for the banks and the time they invest in their jobs. The findings of the present research found that employees feel pressured due to the absence of competent HRM policies.

It was discovered that HR managers' lacked knowledge of the potential issues that employees face as well as their needs and expectations from the banks. It resulted in a lack of interest on the part of commercial banks employees in the banks' progress. Andreeva and Sergeeva (2016) identified that the duties of HR managers include effective assessment and management of valuable human assets of the organisations. This allows the enhancement of employees through their arrangement and management in a competent manner which maximises their level of motivation and interest in the development of banks. However, in Pakistan's banking sector, these practices of HR managers are seen to be largely absent,

which has increased the turnover rate of the majority of these banks. Similarly, the results from the analysis of responses in the current study of these Pakistan banks suggested that the greatest challenges that employees face are the lack of compensation or any other types of reimbursements. This is found to have significantly reduced their interest in the providing quality service to customers, which has an impact on their perception of the bank.

According to Piotrowski (2006), there is a significant lack of employee performance in organisations in which the recruitment process fails to meet the set quality standard of hiring competent employees. This is another crucial issue that employees face in organisations as incompetent employees affect the collective working of organisations. Marquis and Huston (2009) stated that hiring of an incompetent employee results in the perception of the recruitment process perceived to be unfair. As a result, it creates discouragement of employees in a highly competitive sector such as Pakistan's banking industry. Furthermore, because of this employees tend to feel highly pressured toward performing well on their job roles. The current study's findings highlighted this aspect and comprehended those HR managers in Pakistan's commercial banks failed to manage the level of stress among employees. This problem arises as a result of high levels of competition among employees, which leads to a decreased level of dedication and motivation towards the achievement of collective goals in these banks.

Nadda, (2016) asserts further that the Pakistani banking sector is faced with the enormous dilemma of powerfulness and powerlessness in both the public and private sector. This is due to the incompetent policies developed by HR managers within these organisations without the consideration and involvement of employees, resulting in a lack of interest from their side. Similarly, Rana and Malik (2017) stated that employees in these sector are findings it hard to stay dedicated to the banks due to the current HRM practices which lacks the consideration of the element of employee engagement. The lack of focus on training of employees creates a state of stagnancy in terms of employees' skills and competencies leading to a decline in their performance. According to the findings of the current study, which was conducted in the case of Pakistani commercial banks to determine this effect, employees feel a great deal of pressure if they are not given proper guidance through training. HR managers in these banks are found to have a lack of focus on the training and development of employees due to widespread believe of it being fruitless for the development of employees' competencies and skills. The findings of the current analysis further explained that the lack of performance of employees in Pakistan commercial banks is caused by a lack

of appropriate training and development, which is crucial for eradicating the gap in understanding between the working methods of managers in different branches.

Rahimi et al. (2016) emphasised another factor that contributes to employee's underperformance. The study suggested that due to the limited funds in the sector, there is a significant loss of use of advanced technology. The employees in this sector are forced to work for longer hours due to heavy workload. The lack of use of modern methods and techniques resulted in employees feeling pressured and burned-out. In addition to this, the current analysis concluded that the employees lack the motivation to perform better as they feel pressured to work excessively due to the mismanagement of human resources with significantly incompetent policies. The analysis also discovered that employees lack the information needed to manage this work due to the lack of communication, resulting in a decline in their performance.

5.3 Significant HR challenges and their impact on overall performance outcomes Pakistan's commercial banking sector

The third and foremost objective of this investigation was to analyse the impact of major HR challenges on the overall performance outcomes of the employees in the commercial banking sector of Pakistan. In order to achieve this objective, the researcher has conducted comprehensive analysis of the two case studies, survey and interview, all which presented multiple arguments and perceptions. Firstly, the findings from the first case study indicated that inadequate training, improper rightsizing, lack of outplacement and insufficient incentives have been the four significant HR challenges in the commercial banking sector of Pakistan that played a major role in affecting the overall performance of the banks. However, in terms of the second case study, it was revealed that unfair performance appraisal, unjustified allocation of incentives rewards; dissatisfied employees, increased turnover were prominent HR challenges in the commercial banking sector of Pakistan that contributed to affecting the performance of the banks.

To provide a narrow opinion on the finding of the first case study, Khan et al (2011); Ahmad et al (2015) stated that in developed banking, staffs such as customer service agents, are not focused on establishing partnerships with both loyal and potential clients. This should be part of their comprehensive client-focused preparation, which involves knowing and coping with their needs. Since it is challenging to develop new customers, it is much easier to

increase revenue from a happy, committed customer (Khalid et al, 2016). The aforementioned arguments indicated that inadequate training of staff members in the developed banking affects commercial bank's ability to acquire new clients while keeping existing customers satisfied. In the first case, the second HR challenge was highlighted as improper rightsizing. In terms of insufficient rightsizing, Tiwari and Saxena (2012) revealed that the SCB's human resources department is grappling with a serious HRM issue, which is that the bank is overburdened with resources.

In relation to developing banking and Pakistan banking, it has been analysed that as a result of the overabundance of workers, skilled and efficient human resources are not providing sufficient resources. These skills are perceived to be significant for them in order to fulfil their professional duties. To elaborate, it was explored that improper rightsizing of resources by HRM in the SCB caused the inadequate distribution of allocation of banking staffing on their right duties, which negatively influenced the bank performance. Additionally, another HR challenge mentioned in the first case was insufficient incentives. Hameed et al, (2014); Ashraf et al. (2015); Rana and Malik (2017) claimed that lack of incentives plays a major role in increasing employee absenteeism as well as employee turnover in a particular organisation, which decreases the overall organisational performance. Considering the prior statement, it was found that lack of incentives had been one of the major HRM challenges in SCB, which resulted in increased employee turnover as well as absenteeism, eventually affecting the organisational performance.

To expand the discussion on the results of the second case study, Mahmood et al. (2019) identified that unfair performance appraisal was one of the significant HRM challenges faced by the staff members of MCB Paksitan banking. Moreover, it was unveiled that the majority of the personnel in MCB believed that supervisors and senior managers are selective in performance assessment, and that the performance evaluation process is focused on favouritism. In acknowledgment of preceding statement, it was reflected by Nadda (2016) that unfair performance appraisal practices by the HRM has been a serious concern, as it negatively affects the employee morale, commitment and integrity towards the organisation, resulting in decreased organisational performance. The second HRM challenge in MCB was revealed as unjustified allocation of incentives rewards based on which Rahimi et al. (2016) contemplated that inequality in allocation of incentives also contributes in affecting employee morale that results in employee dissatisfaction, which consequently inclines a worker to leave the organisation. Another HR challenge in the second case was increased turnover. Hameed et al, (2014) discovered that employees have been frustrated and upset as a result of MCB's

unequal performance evaluation system and the management staff's disproportionate redistribution of opportunity and incentives, which negatively contributed to lower organisational performance.

Furthermore, Ahmad (2011) pointed out that in the banking sector, restructuring the central bank, strengthening the regulatory set-up, public sector banks and semi-government financial institutions and the policy associated with bank liberalisation are all important. The function of the financial sector is to provide the platform where the foreign investor can bring the investment (Haudi and Cahyono, 2020). Moreover, state bank of Pakistan plays a vital role in regulating the economy through monetary policy and becomes a basis of financial support for new businesses at the rate of the market (Rizwan et al., 2020). The financial sector of Pakistan has gained importance over the past few years because the economy of the country is booming (Yao, Haris and Tariq, 2018). The banking sector is playing a crucial role in the economy and that is why it contributes as an important part in the gross domestic product (GDP) of the country (Alkhazaleh, 2017). The financial sector of Pakistan is divided into banks, leasing companies, mutual funds, Modaraba companies, house finance institutions, insurance companies, investment banks and DFIs (Ahmed, Manwani and Ahmed, 2018).

To evaluate the impact of multiple challenges related to HRM on overall performance outcomes of the commercial banking sector in Pakistan, table 8 from the regression analysis is referred which depicted that the R^2 value of recruitment and selection was 0.7, which suggests that recruitment and selection had a strong positive impact on employee performance. Moreover, it was uncovered that the R^2 value of training was 0.49, suggesting a moderately positive impact of training on employee performance in the commercial banking sector of Pakistan. The third variable was employee appraisal that had an R^2 of 0.83, which evaluates that there was a strong positive impact of employee appraisal on employee performance. Besides, the R^2 value of employee participation was 0.38, which reflects that there was a moderately positive impact of employee participation on employee performance. On the other hand, another variable known as 'compensation' had the R^2 value of 0.36, suggesting a moderately positive impact of compensation on employee performance. Furthermore, the generated R^2 value of career planning was 0.17, which deduced that there was a weak positive impact of career planning on employee performance. Similarly, the generated R^2 value of health and safety was 0.13, which reflected that there was a weak positive impact of health and safety on employee performance. Lastly, the final variable that

was outplacement and rightsizing had the R^2 value of 0.26, which indicates weak positive impact of outplacement and rightsizing on employee performance.

After considering the results from both of the case studies and survey, the researcher reviewed the results from the interviews to assess the impact of major HR challenges on the overall performance outcomes of the employees in the commercial banking sector of Pakistan. According to the findings of the interview there are lack of management system, untrained HR professionals, uncertainties in the political system, shortage of resources, and ineffective social system in the country were identified as the significant HRM challenges in the commercial banking sector of Pakistan. However, few other perceptions of participants in the interview also highlighted that increased workload, competence and competition as prominent HR-related challenges in the commercial banking sector of Pakistan. To justify the results, the researcher considered the findings of Ashraf et al. (2015); Rana and Malik (2017); Mahmood et al. (2019); Nadda, (2016), which expressed that biases in recruitment and selection procedure, increased nepotism and poor initiatives related to employee compensation and incentives are critical HR challenges in the banking sector of Pakistan.

CHAPTER 6: CONCLUSION AND RECOMMENDATIONS

6.1 Summarised findings

The aim of the current research was to determine the role of HRM in the commercial sector of Pakistan. The research has further determined the outcomes and the challenges outcome for the execution of compatible employee in order to have effective improvement of performance. For this purpose, the findings of the current research concluded that the human resource play a significant role in the Pakistan banking sector. The banking industry generally comes under service industry thus the management of risk and people are core concern. The present findings demonstrated that some of the commonly challenges faced were compensation, unsupportive environment of organisation and the outdated training programs. Additionally, the findings of the present research concluded that one of the biggest challenges in Pakistan banking sector is that they need to implement innovative practices, which are increasingly significant.

6.1.1 Objective 1: To measure the role of HR functions in the commercial banking sector of Pakistan

The first objective of the research was to assess the role of the HR function in the commercial banking sector of Pakistan. This objective was achieved by conducting an extensive review of existing literature and comparing it to thematic findings. In the literature review, it was found that three critical functions of HR in the commercial banking sector are categorised into three types such as managerial functions, operative functions, and advisory functions (Jamali et al., 2015; Okoye and Ezejiolor, 2013; Briscoe et al., 2012; Iraqi et al., 2015). However, thematic analysis disclosed that recruitment and selection, organising training and career development activities, payroll management, and provision of incentives as well as compensation are a few of the crucial functions of HR in the commercial banking sector of Pakistan.

6.1.2 Objective 2: To identify the major challenges faced by the employees from current HR practices in the commercial banking sector in Pakistan

The second objective was to determine the challenges that are most commonly experienced by the employee concerning the HR practices. The aforementioned objective was

achieved by reviewing detailed literature and comparing it to the findings of the case study. In terms of reviewed literature, it was unveiled that inadequate appraisal system, poor working conditions, unequal salary packages, and insignificant communication with employees to determine their motivation or satisfaction level with the organisation are some of the major challenges associated with existing HR practices within the commercial banking industry of Pakistan (Ashraf et al., 2015; Nadda, 2016; Cloutier et al., 2015). Nevertheless, findings from the first case study disclosed that inadequate training, improper rightsizing, lack of outplacement, and insufficient incentives were major challenges faced by workers from the existing HR practices within the commercial banking sector of Pakistan. On the other hand, the second case study discovered that unfair performance appraisal, unjust allocation of incentives rewards, higher turnover, and dissatisfied staff within HR were a few critical challenges associated with HR practices in the commercial banking sector of Pakistan.

6.1.3 Objective 3: To analyse the impact of major HR challenges on the overall performance outcomes of the employees in the commercial banking sector of Pakistan

The third objective was to determine the impact of HR challenges on the performance outcomes of the employees in Pakistan's commercial banking sector. The above-mentioned objective was addressed by an extensive review of current literature, as well as an evaluation of the results from the survey. According to the findings of the literature, a company that includes appropriate training strategies for workers can significantly improve employee motivation (Andreeva and Sergeeva, 2016). Chen et al., (2017) assert companies that prioritise training in order to meet their employee's need will be able to achieve high levels of productivity. Beltrán-Martín and Bou-Llusar (2018) discovered that a variety of factors, including the workplace atmosphere, managerial conduct, technologies, incentive, management, and training and growth, all play a significant role in an employee's success in the commercial banking sector of Pakistan. Similarly, survey findings (regression analysis) revealed that recruitment and selection, training, employee appraisal, and compensation have a significant impact on employee performance in the commercial banking sector of Pakistan; whereas employee participation, career planning, health, and safety, and outplacement have a negative impact.

6.1.4 Objective 4: To recommend effective HR policies for the Pakistani commercial banking sector to improve the overall performance of the employees and consequently the organisation performance.

The fourth objective was to recommend effective HR policies for the commercial banking sector in order to minimise the gaps, and improvise on overall performance and sustain long-term organisational performance. This will be covered in detail in Section 6.3.

6.2 Conclusion

The overall research findings concluded that the key HR functions which have created a positive impact on employee performance include recruitment and selection, training and development, performance appraisal, career planning, and compensation, and incentive system. The commercial banks of Pakistan have to focus on conventional job fairs to hire fresh graduates from renowned education institutions. These job fairs assist banks in finding qualified and relevant graduate students who can be polished after hiring and providing relevant career-oriented roles. The graduate students from various backgrounds can be hired for different departments and job roles such as finance, human resource, marketing, sales, and administration, and other job functions. Like a traditional job fair, an online job fair which is a web-based employing method is required to be implemented by the commercial banks in Pakistan. Online job fairs can be organised by one or more banks to attract a large number of recent fresh graduates.

In contrast, a traditional job fair drives fresh students and organisations to assemble in-person to the location where it is organised to have face to face interaction. On account of virtual job fairs, the human resource managers analyse the resumes, they connect the candidates and note the email addresses of these candidates who meet the requirement criteria. The applicants who remain successful in the initial filtering are required to fill an e-poll comprised of basic questions so that their aptitude can be assessed, after this second phase where these candidates need to undergo a behavioural evaluation test session, and in the end need to clear an online interview via phone call before having a physical meeting. This process excludes irrelevant candidates as well as those who are not capable to be hired by assessing their capabilities, attitude and behaviour.

As bringing innovation in HR, augmented technologies can now anticipate whether a career advertisement or some other kind of data that is created by a bank will provide them the required outcomes as per their expectations. The innovation employs computerised

reasoning to predict whether a business commercial for recruitment with its focus on a specific type of candidate will appear and captivate such type of candidate as is required. Some of the known technologies are Artificial Intelligence (AI) and detailed statistics. This type of programmed work promotion is automated and has astounding results as it focuses on the parameters which are required in the potential candidates. The employees from human resource department used to judge precisely what peculiarities, aptitudes, and socio-economic factors they are finding in a potential candidate for recruitment drive. The artificial intelligence-based code developed by software assures that the commercial should appear in front of the right people, on the suitable channel, and at the right time. In the recent time, by methods for this ingenious evolution the enrolment officials and human resource personnel do not need to share the publicity content themselves. In addition, this innovative implementation in a general sense broadens the HR director's way to deal with a massive pool of candidates.

This technology based innovative practice in pre-screening permits the banks to do the recruitment of bank employees suitably and accurately. Therefore, the employees can be recruited as per the requirement that can be beneficial and productive for the banks. Moreover, utilising this technology-based online recruiting process the applicants can get the opportunity to see the profile of the bank and the aspects of employment opportunity which will help in self-assessment on whether they are fit and suitable for job or the job is career oriented or not. Furthermore, the online tests of all the applicants against every single opening allow to knockout the ineligible applicants and keep the required ones intact. Likewise, the total reach of this sort of online hiring is more than customary promoting means. Thus, it will be easy for the officials of human resource department as they do not have to do much for screening of applicants because of web-based recruiting technique.

Conventional recruiting drives such as traditional job fairs are time taking and monetarily costly than online recruitment practices such as, for example, online job listings and hiring methods including virtual employment fairs. In addition, most of contenders who used to present in the conventional employment fairs do not possess the desired abilities. Although, in virtual employment fairs the applicants of the appropriate abilities and aptitudes can be chosen without any hectic activities from the recruitment specialists. Therefore, these recent and latest recruitment practices will assist the company in making profits. The automated web-based promotion can diminish an organisation's expense for each request for employment and reduce the time which is consumed on each hiring against a job opportunity. Nonetheless, it is suggested that those web-based recruiting mediums should be utilised

which are secure so that data of applicants remain secure and which have greater reach so that a large number of specialists can be hired. This online recruiting practice is beneficial for hiring fresh graduates as well as experienced ones as assessment test can be made mandatory for all the candidates for smooth recruitment. The banks in Pakistan have to adapt this ingenious human resource practice to save the resources such as time, money and human resources.

Banks in Pakistan have to implement a comparable appraisal system for every professional who is employed under similar working conditions such as tools and systems, training sessions, management support, compensation perks, and neutral boss. The bosses of the employees such as officials on managerial posts should do coordinate assessments in a similar timeframe for those specific bankers. They should arrange feedback sessions and assessment question and answer sessions against every banker based on the performance evaluation procedure's critical requirements. Most large banking organisations require a large number of managerial personnel to attend a meeting in order to standardise workforce productivity determination. These supervisors work by means of the strategy for thinking in order to evaluate each delegate's performance ranking and alter these evaluations as needed to make sure that it displays similar standards and necessities. The database of the bank should consolidate a delineation of specialist obligations, desired execution results, and the critical function of this data in choosing assessment outcomes. The preparations of evaluating senior officials have to be a ceaseless mechanism to make sure exactness and uniformity.

Most of the professionals working in banking sector have a strong prerequisite to acknowledge what is their present productivity and efficiency. A compelling assessment structure gives significantly needed feedback and analysis routinely that can be tracked from the web. The questions and answer sitting are quite productive for both the stakeholders such as employees and management to inform contemplations, and the regular communication as well as coaching sessions for further improvement required by performance management which is quite impactful and critical. Besides, an assessment meeting grants the monitoring of senior officials to highlight any pitfalls or rejections in the procedure of performance determination, or a person serving in the banking sector may disagree with the evaluation of his performance specifically and having aims to disown and discredit it. Ensuring reasonable evaluations and dealing is fundamental for the performance appraisal and performance management.

The productive and accurate analysis of performance provided to the employee from assessment committee or manager is additionally a basic factor for enhancing the efficiency.

Therefore, a superior, exact, explicit and quick input is provided for polishing the skill sets of resources as per their job definition. This is because a professional serving in any organisation including bank cannot measure his/her productivity without any information. Therefore, without assessment of efficiency an individual cannot take informed decision that in which direction he/she needs to advance such as whether he/she has to improve or not and if needed then in which specific area. Therefore, by taking coaching sessions intentionally one can upgrade his/her range of abilities and will have the opportunity to enhance its throughput. Therefore, there ought to be somebody who actually gives exact and appropriate constructive feedback in light of the fact that much of the time others do not offer appropriate input. Consequently, outcome of the performance assessment process influences a banking official's general profession development.

In certain divisions and banking firms there used to be versatile mentors and highly skilled people who can give standard input to the juniors with the aim that these new entrants are able to make their work history better and more impactful. A successful supervisor consistently provides input in an exquisite manner with the goal that it ought to motivate the individual which will enable that particular individual to improve his/her efficiency commendably well. As indicated by the study, positive results have an extraordinary effect on an employee's productivity interestingly whereas negative results have demoralising impact on the professional. Moreover, highly accomplished employees consistently attempt to improve weak areas highlighted in the assessment.

Subsequent to obtaining the criticism an employee should be trained in such a way that he/she interprets it as constructive feedback and eagerly strives to improve that specific weak area by recognising what his/her next strategy to overcome it. Moreover, this assessment procedure ought to be updated, persistent, and incessant that leads this banking professional for attaining ultimate objectives. This enables an individual in setting up critical abilities pertinent to the assigned set of responsibilities (Aguinis, 2009).

It is management's duty to support by inputting serious efforts which drives him/her to do his/her job somewhat finer than he/she regularly performs. Furthermore, the employee ought to try with sincere efforts to accomplish better performance. The corporate training of the bank's employees should be this much rigorous that he/she knows how to handle stress and pressure effectively by rehearsing the vital attributes and aptitudes. In some banks the resources used to get this margin and chance to attempt some innovative and unique approaches at their particular employment so as to improve performance, whereas some of the employees do not have the opportunity to try something inventive so that they can

perform their responsibilities in better way in order to improve performance. Where it is anything but a simple errand to recognise whether or not the input is genuine and appropriate (Bouskila-Yam, 2011).

The master mentors have to provide broad and high-level counselling sessions in a very pleasant and friendly environment to senior staff members of banks. These training sessions assists in getting fantastic outcomes by enabling rigorous practice. Hence, as the final step one has to make a move in the wake of defining objectives and goals and getting exact input from a sincere senior staff member and managing time for extensive practice.

In assessing a specific bank's human workforce, data is required to perceive the proficient officials that can be given promotion. Therefore, through the mechanism of efficiency evaluation it may be highlighted that these are the particular capable experts who have the necessary ability to be given the higher positions. It features a bank official's specific prerequisites for extensive training sessions. Moreover, performance appraisal is a procedure which is used by the banks to ensure that the resources with required capabilities are promptly ready when the organisation requires their services. Furthermore, the outcomes of evaluation provide a clear picture for making informed decisions identified with pay inward employee connections, promotion, and termination, etc. (Dewenttick, 2011).

The evaluation framework will allow a banking firm to improve the efficiency of each and every single official. This system will enable the senior officials to remain updated with respect to latest abilities and necessities of manpower so these senior officials can utilise the workforce in a savvy way. Furthermore, it will permit the bank to retain and value the employees who have a proven track record. The performance evaluation will inform professionals regarding their efficiencies and skill set on a regular basis. The reason is that manpower is the most important stakeholder and asset of any bank. Therefore, allowing them to be productive will immensely enhance the income of the bank. This will likewise diminish the additional cost wasted due to ineffectual evaluation framework and wasteful individuals (Aguinis, 2013). Moreover, as the businesses around the world become more intelligent, wise, interactive, and data driven, managements of banks should make sure to use software solutions for trainings that enables learning based on cutting edge technologies, which distinguishes itself from Standard Learning Management Systems (Mondy, 2016). A latest training framework is comprised of characteristics including modern operator interface, entitles great level correspondences: encourages combined, powerful learning, enables

profoundly engaging and top-quality formative assessment, permits modified experiences, and entitles compatibility with cell phones.

It is basic to observe that only a latest coaching structure that contains these functions will work effectively for significant learning in order to accomplish desired learning outcomes. Moreover, cell phone learning is a procedure of getting apprised with different settings, through general and highlight engaging content interactions, employee singular devices. In addition, the use of cell phone learning at working environments of the commercial banks has recently increased significantly. Portable learning enables commercial banks to help the possibility of the detailed information to have learning at anytime and from any location (Dierdorff, 2007).

Formative evaluation, including scientific testing, is an extent of formal and informal assessment system driven through guides in the learning technique to transform instructing and learning activities to upgrade workforce achievements. It generally integrates emotional feedback (rather than scores) for the workforce and the mentor also emphasis on the details of the training content and proficiency. Formative assessment can be established on the creation of achievements, development, and social interaction. As there is more learning through advanced stages there will be a lot of assembled data, which can reveal greater subtleties and it will permit better apprehension of the instructing way, resource's behaviour, and the capacity of apprehension of the resource. Learning management system statistics, similar, allow for administering, checking, and sharing records of learning sessions in an automated way and there is no need for a person or his/her intervention (Gerhart, 2015).

Present day coaching strategies and equipment empower banks create monetarily smart, video-based learning programs. Such a venture is used in electronic meetings just as in both traditional and blended contexts. Straightforward content for learning is less impactful than the instinctive material. As a result, various banks are evolving over "content just" to Instructor-Led Training and Virtual Instructor-Led Training printed material in an engaging, interfacing coaching material with a suitable course of action of activities and commitments.

Now when every one of these elements are accessible in the automated training solution so a banking firm will have the perfect mix of functionalities to ascertain the necessities of the officials' latest learning management system, as it is certifiably not a straightforward framework to actualise. Moreover, there are various perspectives to have as a primary concern; regardless, the outcome of a convincing coaching method that enables huge revenue against the financing of practicing session and the merits this latest system will cause to the

banks are well worth investing precious resources into reformulating the coaching and training of the officials. Consequently, this coaching and improvement will satisfy the necessities of the banks with respect to the aptitude of the workforce (Gerhart, 2009).

By using the learning assessment apparatuses or frameworks which are assimilate with a collection of learning management systems, banking firms are getting more familiar with progressively in regards to their workforce' use patterns, behaviour, and learning classes sufficiency. Interaction encourages the representative to be proactive and engaging. Engagement increases the representative's ability to convey and to detect esteem. These engagements similarly support learning and recollecting as the workforce wins concerning making their comprehension and information. Also, by utilising the innovation in practicing and development of the workforce helps these bank officials in spanning the shortcomings in their abilities practically with the progress in technologies. However, the comfort of the staff should also be considered when deciding on a strategy for leading instructional meetings (Gordon, 2009).

In the existing business field, the identical pay for similar type of job is a huge concern for majority of the banks so by means of innovative software solution to check compensation can allow the banks in sorting out the issues so that it cannot be proceed to judicial system for settlement and to avoid the media campaign which can hurt the bank' reputation badly. Without the usage of technologies, consistency with goals to remuneration is extraordinarily troublesome. Besides, the human workforce division will constantly be redressing employees' salaries as the remuneration of the professionals will be unbalanced with a rise in the prices of fundamental necessities, and changes happen because of the prerequisite of individuals (Hedge, 2000).

The personnel of the banking firms in Pakistan particularly in the HR division will be greatly used as compensation specialists spend a lot of time determining the market value of individual pay and scrutinising at a growing number of individuals' pay matters. By means of employing the salary and incentive management, the HRM can envision the market value, which will diminish the amount of pay complaints. A diminished measure of complaints provides HR Supervisors an extraordinary chance to use their valuable time on other indispensable undertakings.

Consequently, venture remuneration management framework empowers banking firms to divide, screen and provide prizes, commissions, and various kinds of evolving salary. The software framework accumulates data from various sources to provide the heads a

comprehensive estimate of remuneration offered versus productivity. Remuneration officers, liberated from unproductive assignments would then be able to invest energy in key remuneration management for enhanced social and objective arrangements (Mondy, 2016).

Yearly pay planning with a hand operated method is very tedious and hectic. It incorporates large usage of bookkeeping, sharing these sheets for checking, and ceaselessly evaluating impartial evaluation. This critical information on the spreadsheets will be easily obsolete. Likewise, as technologies has improved the profitability of banks in carrying out major number of banking operations, the usage of compensation management can free the workforce of HR from immense measure of the day by day schedule tasks that will be done without the intervention of any human resource. Payroll officials, freed from tasks which are not productive, would then have the time to put vitality in key compensation management for upgraded social and target plans (Heslin, 2006).

By utilising this enterprise incentive management system there will be no mistake in ascertaining and conveying the remuneration to the assets. Employees with the highest efficiency and productivity, as well as those who have received offers from competitors, can have their expanded pay estimated without difficulty. The remuneration for the entire workforce with a similar assignment and employment obligations can be tantamount and equivalent. This reasonable assessment of pay and market esteem assists the organisation in reducing future clashes in regards to fluctuating compensation of various employees versus a similar assignment (Hochwarter, 2000).

Furthermore, in the current research, the major challenges faced by the employees from current HR Practices in the commercial banking sector in Pakistan were also identified to examine their impact on the overall performance outcomes of the employees. It has been identified in the present research that the commercial banking sector in Pakistan over the past decade has faced significant challenges concerning the HRM functions. The sector lacks an advanced management system, uncertainties in the political system, a lack of management system, a shortage of resources, and untrained HR professionals. Besides, it was also reviewed that the HR practices in the banking sector of Pakistan are ineffective that can lead to financial disasters. The incentives, benefits, and overall financial structure of the banks are impacted because the key challenges identified in this research interviews were salary, incentive, ineffective policies and facilities. For instance, even after managing the heavy workload, the employees do not receive enough incentive which reduces their motivation and dedication towards work.

In addition to the above information, time management, salary, compensation, and motivation of employees were also examined as the other few challenges affecting employee performance in banks of Pakistan. One of the challenges includes the ineffective working environment due to increased pressure of work and the communication gap between the higher management and employees of the banks. Besides, no proper training and performance management strategies concerning the motivation and survival of employees are designed by HR, which are the significant issues in the banking system of Pakistan. Biased recruitment practices hinder the chances of growth for deserving employees which often resulted in the hiring of employees who are not capable enough to manage the workload efficiently. Similarly, from the case study evaluation, the problems and challenges associated with HRM in banks of Pakistan were identified as inadequate training, improper rightsizing, absence of outplacement, insufficient incentives, unfair performance appraisal, unjustified allocation of incentives rewards, increased turnover, etc.

The research also identified effective policies which can improve the overall performance of HR concerning better employee performance. The banks in Pakistan have to amass a database of the bank's mix of administrative capacities by coaching people to display the information in their CVs, their management proficiency, and their abilities on standard personal portfolio formats (Dutta, 2017). One of the effective policies is that banks should train each employee to compare the skills and characteristics with the ideal requirements outlined for the employee's current post and supported higher designations. The banks in Pakistan have to encourage everybody to input their proposals concerning the ideal ways to deal with and diminish any shortcoming in one own ability. Recruitment heads, department heads, and Information Technology professionals are liable for analysing the database to compare the professional's capacities against the appropriate aptitudes profiles and to choose if that these professionals need additional preparation or not. This type of workforce assessment must be monitored and approved by each individual's boss before being entered into the database.

Another HR policy includes the global human resource scheme which allows enhancing the abilities of directors, information of banks, and specialised characteristics of members of the human resource team including heads too. It advances more and viable managing of banks' operational activities globally. The Global HR program empowers the banking sector to deal with and maintain high level of efficiency, compensation and development of the professional career of banks' employees. Also, the systematic direction in regards to various societies, and language coaching concerning effective for communication skills should be

carried. It offers introductions to adjust the corporate standards and norms that are adjusted globally. It helps in allowing successful implementation of the performance management system. This is to obtain more opportunities and structuring HR methods in the global human resource setting. Notwithstanding, this method ought to be reasonable and free of bias.

This global human resource program permits the Pakistani banks to locate the undiscovered precious stones by the native chiefs. A bank can possess strategic edge when most of the team members possess sublime skill sets as the banks used to have business activities in various nations successfully. Likewise, leader continuity diminishes team members' turnover, employing and costs identified with the recruitment as well. In this way, the competitiveness for abilities elevates, thus, it is currently very critical for the banking firms to retain the productive workforce as they are valuable assets of these organisations. Monetary advantages are lacking so the work ought to be challenging and allow professionals to progress in career, and fulfilment level of manpower ought to be improved to overcome cultural diversity successfully. Furthermore, dealing with foreign employees appropriately is a critical deciding factor for global success or failure. It plays an important role in supervising employees from various countries and cultures (Robertson, 2015; Hutchins, 2008).

6.3 Recommendations to Minimise the Gap

Management of the banks in Pakistan should ensure that employees must have knowledge about the appraisal system and its effects on employees. In addition, the decision-making process should be centralised. Certain important steps should be taken for the satisfaction of employees. Performance evaluation should be fair for all employees and there is no favouritism in the whole process. Banks should examine the performance of the employees regularly. For motivation, incentives should be given to the employees. Likewise, working conditions should be improved so that the performance of the employees may increase. To enhance the ability and skills of employees, regular training should be given to them. The managers should provide better environment conditions to all employees. Professional HR managers should be hired for evaluation of the performance of employees. Promotion of the employees should be unbiased and are based on transparency. Career opportunities should be given to all levels of employees (Metcalf, 2011). The workload on the employees of the bank should be less in order to enhance their efficiency and performance. Some of the detailed recommendations to improve the efficiency of employees are as:

6.3.1 Catering Loyal Clients

Clients that are faithful to a bank can act as positive marketers for the original bank, through word of mouth. Such types of customers are generally concerned about the value and worth that a banking firm gives in addition to the services that they are offering. Moreover, relationship marketing is a term which is difficult to fully define, and such types of strategies may vary from bank to bank. There are some distinct procedures with respect to relationship marketing and the commercial banks should adhere to, which are expressed as follow:

6.3.2 Customer Service

Regardless of all the data and innovation headway, the main segments of client personal help will consistently be the base of phenomenal and effective client services. The main and the most important factors for offering remarkable and up to the mark customer assistance are customisation and collaboration. To actualise and execute these basic segments, it's fundamental to make reduced and clear marketing targets and guidance. It is important that the banking sector which really leads the path in reasonable and remarkable client service have these objectives and should consider this as a segment of the financial sector. However, the HRM of the banking sector should ensure that they will have the significant amount of time to invest in its employees and management staff and educate them on why it is noteworthy to deal with their customers particularly with the loyal ones.

6.3.3 Content Marketing

The conventional paid promotion, the standard interference and marketing techniques are necessary for the banking sector. Conversely, marketing strategies allow a bank to reach a large number of people. This marketing is not seen as a cost of conventional marketing because such type of marketing only exists until the subject will be relevant as long as it will be according to the customers. Where content and relationship marketing as a whole can be extremely beneficial. Using the relevant content for support may also be effective in marketing approaches. Commercial banks in Pakistan should use some written and published content. This is because such types of written material may attract many interested customers. Written material should be engaging, interesting, relevant and motivational.

6.3.4 Social Media Marketing

Nowadays, the most effective type of marketing is web-based, such as social media marketing. The bank must pay importance and significance to online marketing for the purpose of marketing. In the future, it will serve as a medium for developing strong relationships with the customers. Relationship marketing is easily implemented by using the various types of social media websites. The records of all the banks of the commercial sector are available on social media websites. Therefore, the management should use social media websites effectively. Furthermore, the banks must share their information with their customers through their specific websites. By using these websites the bank also knows the worth of their services and knows how many people visited their websites for a particular service. Creating a relationship with their customer by means of a social media is significant as the bank knows what type of services the customer wants to avail from a particular bank. This will help in the success of a web-based campaign because managers will be able to easily convey the customer information to their employees regarding the type of services for which the customer visited their websites.

6.3.5 Email Marketing

Conventional email marketing has its own importance regardless of having a new type of internet marketing i.e. web-based marketing. The reason is that each and every individual who uses the internet ought to have a substantial email address as each informal community for the email. Email marketing is still one of the viable marketing ways to contact a loyal client about the promotions on the different services and the updates about the various advancements. A legitimate email list is a good way to promote customer relationships.

One of the significant advantages of email marketing is not regularly featured and referenced is that a bank marketing content. Email is delivered to the customer and clients discover an elite opening in his inbox; these types of emails differ from the posts which they see on their timeline usually. In addition to this, sometimes the customer did not notice the important post due to the massive amount of content. Furthermore, because the majority of internet-based posts are fake, people place more emphasis and value on email than on internet-based posts. As a result, the bank should expand its market via email.

Recent studies show emails are a versatile sort of marketing as compared to social media marketing and the relationship marketing by the source of search engines. The commercial advertisement is done on various site pages, as various advertisements and banners. Return on investment (ROI) for email is Rs40 for each Rs1 spent, and (ROI) for

advertisement is Rs 17 for each Rs1 spent, (ROI) for banner is Rs 2 for each Rs1 spent. Subsequently it is obvious from insights that (ROI) for email is practically twofold than the whole degree of profitability. Correspondingly, the conversion rates of email are more prominent than the aggregate of conversation rates of search and change rates per meeting of social marketing. The rate of email is 4.16%, the whole rate of search is 2.64% and rates of online life are 0.48%. Therefore, it is beneficial for the bank to use the email and should build their relationship market through email.

6.3.6 Loyalty Programs

Making a compelling and effective client loyalty program is an immense and difficult task but, the effective loyalty programs display how they attract customers. Furthermore, in order to solve a problem, each component of relationship marketing, such as developing a comprehensive loyalty scheme, must have sufficient data about the clients' requirements and expectations. Banks should use this programme on their loyal customers more frequently.

6.4 Contributions

6.4.1 Contributions to Research

According to existing research, the method of employment through amazing wireless phone advancement is advancing at the speed of light. A constantly enhancing number of people are seizing this phenomenal advancement, and huge number of firms striving to look for the method of using smartphones in the hiring process of the employees. As per generated results, human providing companies' officials use cell phone applications to publicise employment opportunities, perform quick text-based induction campaigns, and develop online networks for appropriate contenders to discover in regards to these firms. Moreover, checking social networks for most recent official statements in regards to companies these recruitment agencies hire for and remain in contact with colleagues and different firms situated in various parts of the world. Such detailed activities of hiring campaigns used to be implemented through desktop-based applications and software as well.

Furthermore, the online enrolment official, also known as a digital hiring official, is a person whose primarily responsibility is to use the web information and tools in the available on the internet in the hiring process of the employees for clients. Most of the enterprises now promote and share employment opportunities on their official career page of website. The employees of the companies must be assigned to monitor and implement these hiring

campaigns effectively. Furthermore, a virtual coaching environment unites the social association components of the standard training rooms' training in accordance with the latest equipment. This study contributed to research by highlighting that organisations are utilising PC-generated coaching guides that are associated with the workforce as a human instructor interacts with resources. It becomes clearer by the day; the traditional learning management framework is insufficient to enable the coaching sessions viable and productive.

The fundamental, and perhaps by and large requisite, part for formulating an overall global human resource program is to eliminate the inclination for the leaders of team which are locals of the country in which the bank is functioning. Taking into account the banking organisation's business stratagem, recognise the core activities that are fundamental to gaining success in the global market and exhibit the job roles, which are subject with respect to the completion of these exercises. These positions are the highly significant roles of the bank. Ordinarily, they exhibit almost ten percent of the complete senior management designations. Then, portray the particular, pragmatic and fragile aptitudes needed for success in each basic position. These resulting advancements require organised team members from banks and HR specialists carrying out employment responsibilities with line managers. With the passage of time, these authorities should upgrade their expertise to fill every significant role of the bank. There is one more noteworthy point, which is that there should be a similar type of job assignment throughout the entire world, and something close to current circumstances should be considered. The profoundly basic jobs and occupation obligations should be explored each year to ensure that these employments show the business strategy of the banking organisation.

Job relatedness is possibly the significant fundamental standard needed in delegating productivity assessments. The appraisal system should connect suitably with the accomplishment of company's aims, as performance appraisal mechanism should be assessed by doing the complete and in-depth research regarding the designation of the employee. Customised factors, for instance, movement, energy, relentlessness, and cooperation may be quite critical and impactful with the exception of unintentionally exhibited to be business related, it should not be employed. The employees of banks in Pakistan ought to realise and understand the desires of the bank's management from the start. If employees understand the bank's management's expectations of them, they can determine their profitability and implement the highly required changes as these officials perform their obligations, hence these resources will not have to wait for an official evaluation result. The establishment of astoundingly goal work models is commonly fundamental in various domains of commercial

banks in Pakistan, for instance, compiling, collecting, and improvement in operations of business. Regardless of the designation, this task is extremely stressful. Consequently, appraisal ought to be completed reliant on clearly understood performance and job position prerequisites.

6.4.2 Contributions to Knowledge

Existing knowledge in the domain of HRM practices within commercial banking sector suggested that if an individual hired by a company receives an offer from another company, his or her division leader's initial inclination may be to pay him or her a good salary in order to keep him or her and reduce the company's turnover. He/she is valuable to the company, especially when he/she appears to engage with the firm and his/her output is above average. Unfortunately, this rarely results in the individual being paid more than his or her counterparts with equal responsibilities and tasks. In this sense, the division supervisor may be deferring an obvious issue in the current situation while raising future concerns about unequal pay. However, in terms of current research findings, it was discovered that using inventive approaches to manage the pay structure can allow the division head and HR professional to avoid making wrong decisions. The data collected in a payment management system may be used to compare an executive's pay to that of the rest of the team. Furthermore, if the payment scheme also includes each professional's record of accomplishment, managers and HR officials will be able to swiftly determine whether an offer would be beneficial to the firm and will be able to analyse the offer worth for keeping the resource. The current study added to existing knowledge by investigating the impact of human resources on Pakistan's commercial banks. As a result, it has contributed significantly to the research. In practise, it has aided banking executives in comprehending the importance of HRM as well as how it may pose challenges to the banking industry.

6.4.3 Contributions to Theory

The in-depth analysis on the differences between HR roles and strategic HRM practises is one of the major theoretical contributions of this review. This distinguishing feature was discovered during investigations, allowing future researchers to capitalise on it and analyse other important elements. In addition, the theoretical framework proposed in this study incorporates the coordination of several components. For instance, HRM in the commercial

banking sector was able to develop tactics that provide employees with both incentive and a sense of fairness. The researcher clearly identified this tactics by utilising Maslow's hierarchy of needs, Adam's equity theory and Locke's goal-setting theoretical paradigms.

Career development opportunities are also very important for employees. However, these opportunities are extremely limited for the low-level of employees. They have been working in the same positions for many years. Many low-level employees want to get promotion but the bank managers did not pay attention and do not strive to create any sort of new opportunity for them. The employees of banks including the customer support team do not have focus on making relationships with existing and new clients. This should be part of their extensive client-focused training by understanding their requirements and dealing them accordingly. This is because it is quite difficult to find new clients where it is quite easy to make more sales from a satisfied loyal client.

The fundamental feature of a worldwide HRM method, from a theoretical standpoint, is a very thorough system that explicitly considers how multinational banks throughout the world now have a plethora of essential roles. These were accessible all over the world and were expected to limit the employment growth of a significant number of division leaders. Evaluating these managers' willingness to move into newly assigned jobs based on their competence and applicable expertise. At certain phases of their careers, departmental heads can move vertically via a movement pyramid, based on their personal blood relatives and numerous liabilities. This has been one of the theoretical areas that has benefited from this study.

6.5 Supporting Existing Literature

Effective human resource management is important and necessary for all the banks in the recent era. The effective HRM allows a bank to successfully compete in the commercial sector. However, the employees of banks in Pakistan are facing different malpractices and challenges at their workplaces. For instance, majority of the bank employees have shown concerns regarding performance evaluation. For evaluation of employees' performance, banks had applied an appraisal system for knowing whether the employees are completing their goals properly or not. Bank managers applied an appraisal system on their employees and kept the information confidential. However, this type of strategy is not applicable on all employees. This is because the employees think that this strategy is totally based on favouritism and managers did not point out their weakness and strengths unbiasedly. This is

why employees do not actually give the importance to the appraisal system. Hence, performance of employees deteriorates with the passage of time and the performance evaluation remains ineffective (Forrest, 2006).

Some of the banks' employees have issues with working environment of their banks. If environmental conditions of the working area are not satisfactory, then employees do not complete their work properly. Sometimes there are many issues like sitting problems, scarcity of resources but this type of problems may occur in some branches of this particular bank. In contrast, some branches have all the facilities and have good environment conditions. Vary working conditions in different branches of the same bank have a negative impact on the employee's performance. Majority of the bank employees have shown concerns regarding the compensation package they are getting from their banking firms. It has been discovered that only the highest level of management is satisfied with their pay and working conditions, whereas lower level employees or operational workforce are dissatisfied with their pays, bonuses and stipends. According to them working hours are excessively high but they are not paid likewise. A considerable number of bank employees stated that their performance is deteriorating due to extreme workload. Excessive workload, job insecurity and large discrimination in payment level are considered as major reasons of dissatisfaction (Landy, 1983).

6.6 Limitations

Although, the study has been done extensively on keywords of HRM strategies, HR functions and challenges to employee performance, gaps are present in the research techniques chosen. The current study is limited in providing a detailed outlook of the problem, as only the commercial banking sector has been included. If state-owned and international banking sectors were also analysed, then the research would have provided multiple viewpoints. Similarly, the focus on the human resource has also limited the study, as other notions of leadership and management could have been included as well. Further, the limitations that hinder the scientific approach in this study are also the methods used for collecting and analysing data. Thematic analysis has been performed for ensuring that contextual understanding of the research topic has been ensured. However, limitations exist as analysing data thematically can lead to researcher views showcased in the conclusion. Moreover, primary studies even are based on statistical analysis are also limited in scope because study subjects can only provide their perspectives. Inclusion of customers, banking

managers of different banks and even non-banking sector employees would have allowed a much more in-depth understanding of the research topic. Therefore, in regards to the topic's narrowness and research methodology used in this study can be classified as limited, which can be overcome through future researches.

6.7 Future Research

The future implication for this study is based on the role HRM can play in improving functions of HR and employee performance within the commercial banking sector of Pakistan. Practical implications or contributions of this work are that commercial banks can ensure growth throughout the sector, such that they can better contribute to the economic growth of Pakistan. Apart from this, efficiencies and performance of employees within these banks can also be improved, while accommodation to challenges of employee concerns, their opinions and recruitments can be improved as well. In this way, the employees of commercial banks can act as leaders and become effective in ensuring advantages to the organisation.

- References Abbas, J., Muzaffar, A., Mahmood, H.K., Ramzan, M.A. and Rizvi, S.S.U.H., 2014. Impact of technology on performance of employees (a case study on Allied Bank Ltd, Pakistan). *World Applied Sciences Journal*, 29(2), pp.271-276.
- Abbas, Q. I. A. a. H. R., 2014. Financial performance of banks in Pakistan after Merger and Acquisition. *Journal of Global Entrepreneurship Research*.
- Abraham, M. M. A. a. T. S., 2015. A Review of Smes Recruitment and Selection Dilemma: Finding a 'Fit'. *The Journal of Developing Areas Tennessee State University College of Business* , 49(5), pp. 335-342.
- Absar, M.M.N., Nimalathasan, B. and Jilani, M.M.A.K., 2010. Impact of HR practices on organizational performance in Bangladesh. *International Journal of Business Insights and Transformation*, 3(2), pp.15-19.
- Absar, N., Nimalathasan, B. and Mahmood, M., 2012. HRM-market performance relationship: evidence from Bangladeshi organizations. *South Asian Journal of Global Business Research*, 1(2), pp.238-255.
- Acharya, A.S., Prakash, A., Saxena, P. and Nigam, A., 2013. Sampling: Why and how of it. *Indian Journal of Medical Specialties*, 4(2), pp.330-333.
- Achi, S.E. and Sleilati, E., 2016. The effect of coaching on employee performance in the human resource management field: the case of the Lebanese banking sector. *International Journal of Trade and Global Markets*, 9(2), pp.137-169.
- Advani, A., 2015. Impact of transformational and transactional leadership styles on employees' performance of banking sector in Pakistan. *Global Journal of Management and Business Research: Administration and Management*, 15(5).
- Afroje, S., 2020. Recruitment and selection policy of Al Arafah Islami Bank.
- Afroz, N.N., 2018. Effects of Training on Employee Performance: A Study on Banking Sector, Tangail Bangladesh= آثار التدريب على أداء الموظفين: دراسة عن القطاع المصرفي، تانجيل، بنغلاديش. *Global Journal of Economic and Business*, 427(5977), pp.1-14.
- AGBOLADE, O.K., 2014. The impact of business environment on the survival of small scale businesses in Nigeria.
- Aguinis, H., 2009. An expanded view of performance management. In (Eds.), (pp.).. *Performance management: Putting research into practice*, p. 1– 43.

- Aguinis, H., 2009. An expanded view of performance management. In (Eds.), (pp.).
Performance management: Putting research into practice, p. 1– 43.
- Aguinis, H., 2013. *Performance management*. 3rd ed. Upper Saddle River, NJ: Pearson/Prentice-Hall.
- Aguinis, H., 2013. *Performance management*. 3rd ed. Upper Saddle River, NJ: Pearson/Prentice-Hall..
- Agyepong, S.A., Fugar, F.D. and Tuuli, M.M., 2010. The applicability of the Harvard and Warwick models in the development of human resource management policies of large construction companies in Ghana.
- Ahmad, A., Malik, I. and Humayoun, A. (2010). Banking Developments in Pakistan: A Journey from Conventional to Islamic Banking. *European Journal of Social Sciences*, Volume 17, Number 1
- Ahmad, N., Tariq, M.S. and Hussain, A., 2015. Human resource practices and employee retention, evidences from banking sector of Pakistan. *Journal of business and management research*, 7(3), pp.186-188.
- Ahmad, N., Tariq, M.S. and Hussain, A., 2015. Human resource practices and employee retention, evidences from banking sector of Pakistan. *Journal of business and management research*, 7(3), pp.186-188.
- Ahmad, N., Tariq, M.S. and Hussain, A., 2015. Human resource practices and employee retention, evidences from banking sector of Pakistan. *Journal of business and management research*, 7(3), pp.186-188.
- Ahmad, U., 2011. Financial Reforms and Banking Efficiency: Case of Pakistan. Munich Personal RePEc Archive Paper No. 34220, 16:40 UTC.
http://mpra.ub.unimuenchen.de/34220/1/MPRA_paper_34220.pdf
- Ahmed, F., Manwani, A. and Ahmed, S., 2018. Merger & acquisition strategy for growth, improved performance and survival in the financial sector. *Jurnal Perspektif Pembiayaan Dan Pembangunan Daerah*, 5(4), pp.196-214.
- Ahmed, I. and Shabbir, S., 2017. The effects of rewards on employee's performance in banks: A Study of Three Districts (Lodhran, Vehari, Khanewal) Commercial Banks in Pakistan. *International Review of Management and Business Research*, 6(1), pp.352-361.
- Ahmed, I. and Shabbir, S., 2017. The effects of rewards on employee's performance in banks: A Study of Three Districts (Lodhran, Vehari, Khanewal) Commercial Banks in

- Pakistan. *International Review of Management and Business Research*, 6(1), pp.352-361.
- Ahmed, U., Khalid, N., Ammar, A. and Shah, M.H., 2017. Assessing moderation of employee engagement on the relationship between work discretion, job clarity and business performance in the banking sector of Pakistan. *Asian Economic and Financial Review*, 7(12), p.1197.
- Ahmed, U., Khalid, N., Ammar, A. and Shah, M.H., 2017. Assessing moderation of employee engagement on the relationship between work discretion, job clarity and business performance in the banking sector of Pakistan. *Asian Economic and Financial Review*, 7(12), p.1197.
- Aigen, K., 1991. The Roots of Music Therapy: Towards an Indigenous Research Paradigm.
- Akhtar, D.M.I., 2016. Research design. *Research Design (February 1, 2016)*.
- Akingbola, K., 2013. Contingency, fit and flexibility of HRM in nonprofit organizations. *Employee Relations*, 35(5), pp.479-494.
- Al Shobaki, M.M., Naser, S.S.A., Amuna, Y.M.A. and El Talla, S.A., 2017. The Efficiency of Information Technology and its Role of e-HRM in the Palestinian Universities.
- Al-dalahmeh, M., Khalaf, R. and Obeidat, B., 2018. The effect of employee engagement on organizational performance via the mediating role of job satisfaction: The case of IT employees in Jordanian banking sector. *Modern Applied Science*, 12(6), pp.17-43.
- Alexander, A. and Al Saleh, G., 2015. The Three fold Need Analysis for the Human Resource Management Program. *International Journal of Management Sciences*, 5(2), pp.147-154.
- Alfes, K., Shantz, A.D., Truss, C. and Soane, E.C., 2013. The link between perceived human resource management practices, engagement and employee behaviour: a moderated mediation model. *The international journal of human resource management*, 24(2), pp.330-351.
- Alkhazaleh, A.M.K., 2017. Does banking sector performance promote economic growth? Case study of Jordanian commercial banks. *Problems and Perspectives in Management*, 15(2), pp.55-66.
- ALSAFADI, Y. and ALTAHAT, S., 2021. Human resource management practices and employee performance: the role of job satisfaction. *The Journal of Asian Finance, Economics, and Business*, 8(1), pp.519-529.
- Alshenqeeti, H., 2014. Interviewing as a data collection method: A critical review. *English linguistics research*, 3(1), pp.39-45.

- Amin, F., Divandari, A. and Haghani, M. (2015). Alignment of business strategies and human resource strategies in banking industry. *European Online Journal of Natural and Social Sciences* 2015, Special Issue on New Dimensions in Economics, Accounting and Management, 4(1), 1105–1121.
- Amin, M., Khairuzzaman Wan Ismail, W., Zaleha Abdul Rasid, S. and Daverson Andrew Selemani, R., 2014. The impact of human resource management practices on performance: Evidence from a Public University. *The TQM Journal*, 26(2), pp.125-142.
- Analoui, F., 2017. Politics of Strategic Human Resource Management: A'Choice'Model. In *The Changing Patterns of Human Resource Management* (pp. 13-31). Routledge.
- Anderson, J. a. J. L., 2007. Customer relationship management in retailing: A content analysis of retail trade journals. *Journal of Retailing and Consumer Services*, 14, (6), pp. 394-399 .
- Andreeva, T. and Sergeeva, A., 2016. The more the better... or is it? The contradictory effects of HR practices on knowledge-sharing motivation and behaviour. *Human Resource Management Journal*, 26(2), pp.151-171.
- Angur, M., Natarajan, R. and Jahera, J.S. (1999). Service quality in the banking industry: an assessment in a developing economy. *International Journal of Bank Marketing*, 17, 116–125.
- Anon., n.d. Kozlowski, S. W. J., Mak, S., & Chao, G. T. (2016). Team-centric leadership: An integrative review.. *Annual Review of Organizational Psychology and Organizational Behavior*, , 3(21– 54).
- Anon., n.d. Kozlowski, S. W. J., Mak, S., & Chao, G. T. (2016). Team-centric leadership: An integrative review.. *Annual Review of Organizational Psychology and Organizational Behavior*, , 3(21– 54).
- Antonioli, D., Mancinelli, S. and Mazzanti, M., 2013. Is environmental innovation embedded within high-performance organisational changes? The role of human resource management and complementarity in green business strategies. *Research Policy*, 42(4), pp.975-988.
- Armat, M.R., Assarroudi, A., Rad, M., Sharifi, H. and Heydari, A., 2018. Inductive and deductive: Ambiguous labels in qualitative content analysis. *The Qualitative Report*, 23(1), pp.219-221.

- Armstrong, M. (2006). *A Handbook of Human Resource Management Practice*, 10th Edition, Kogan Page, Ltd.
- Armstrong, M., and Baron, A. (2009). *Strategic Human Resource Management: The Key to Improved Business Performance*. Great Britain: The Cromwell Press
- Arshad, M.A., Masood, M.T. and Amin, G., 2013. Effects of performance appraisal politics on job satisfaction, turnover intention and loyalty to supervisor: Study with reference to the telecom organizations of Pakistan. *International Review of Management and Business Research*, 2(3), p.653.
- Arthur, J. B. 1994. Effects of human resource systems on manufacturing performance and turnover. *Academy of Management Journal*, 37(2): 670 – 687. Doi: 10.2307/256705
- Ashraf, F., Ashraf, I. and Anam, W., 2015, Perceived Performance Issues and Challenges of Employees in Banking Sector of Pakistan.
- Asrar-ul-Haq, M. and Kuchinke, K.P., 2016. Impact of leadership styles on employees' attitude towards their leader and performance: Empirical evidence from Pakistani banks. *Future Business Journal*, 2(1), pp.54-64.
- Awan, A.G., Kiren, B. and Scholar, M.S., 2016. Impact of Training and Development on Employees Performance in Banking Sector of Pakistan. *strategies*, 17.
- Bai, B. a. Y. M., 2013. Customer loyalty marketing research: A comparative approach between hospitality and business journals. *International Journal of Hospitality Management* , Volume 33, pp. 166-177.
- Bailey, C., Mankin, D., Kelliher, C. and Garavan, T., 2018. *Strategic human resource management*. Oxford University Press.
- Bain, L., 2017. *Statistical analysis of reliability and life-testing models: theory and methods*. Routledge.
- Bakator, M., Petrović, N., Borić, S. and Đalić, N., 2019. Impact of human resource management on business performance: A review of literature. *Journal of Engineering Management and Competitiveness (JEMC)*, 9(1), pp.3-13.
- Baker, M. and Schaltegger, S., 2015. Pragmatism and new directions in social and environmental accountability research. *Accounting, Auditing and Accountability Journal*, 28(2), pp.263-294.
- Bal, P.M., Kooij, D.T. and De Jong, S.B., 2013. How do developmental and accommodative HRM enhance employee engagement and commitment? The role of psychological contract and SOC strategies. *Journal of Management Studies*, 50(4), pp.545-572.

- Balagam, A. and Fariduddin, S., 2008. A survey of major HR challenges in the mature and emerging industries: A comparison between IT and banking industries of Pakistan. *Journal of Independent Studies and Research (JISR)-Management and Social Sciences and Economics*, 6(2), pp.24-30.
- Banerji, S.C., 2013. A study of issues & challenges of implementation of information technology in HRM. *Global Journal of Management and Business Studies*, 3(4), pp.435-440.
- Barrick, M.R., Thurgood, G.R., Smith, T.A. and Courtright, S.H., 2015. Collective organizational engagement: Linking motivational antecedents, strategic implementation, and firm performance. *Academy of Management journal*, 58(1), pp.111-135.
- Barringer, B.R., Jones, F. and Neubaum, D. (2005). A quantitative Content Analysis of the characteristics of rapidgrowth firms and their Founders. *Journal of business ventures*, vol.2 No.3
- Baruch, Y. (2004). Transforming careers: From linear to multidirectional career paths - organisational and individual perspectives. *Career Development International*, 9(1), 58 - 73
- Bayuk, J. and Altobello, S.A., 2019. Can gamification improve financial behavior? The moderating role of app expertise. *International Journal of Bank Marketing*.
- Becker, B. and Gerhart, B. 1996. The Impact of Human Resource Management on Organizational Performance: Progress and Prospects. *Academy of Management Journal*. 39 (4): 779-801.
- Beer, M., 2015. HRM at a crossroads: Comments on “Evolution of strategic HRM through two founding books: A 30th anniversary perspective on development of the field”. *Human Resource Management*, 54(3), pp.417-421.
- Beer, M., Boselie, P. and Brewster, C., 2015. Back to the future: Implications for the field of HRM of the multistakeholder perspective proposed 30 years ago. *Human Resource Management*, 54(3), pp.427-438.
- Beijer, S. E., (2014) HR practices at work: Their conceptualization and measurement in HRM research. Retrieved from: <https://tilburguniversity.on.worldcat.org/oclc/894671484>
- Bell, E., Bryman, A. and Harley, B., 2018. *Business research methods*. Oxford university press.
- Bell, J. a. A. S., 2007. Co-production and customer loyalty in financial services. *Journal of Retailing* , 83(3), pp. 359-370.

- Beltrán-Martín, I. and Bou-Llugar, J.C., 2018. Examining the intermediate role of employee abilities, motivation and opportunities to participate in the relationship between HR bundles and employee performance. *BRQ Business Research Quarterly*, 21(2), pp.99-110.
- Berkowitz, S., 2013. Using qualitative and mixed-method approaches. In *Needs Assessment* (pp. 69-86). Taylor and Francis.
- Bernard, H.R. and Bernard, H.R., 2013. *Social research methods: Qualitative and quantitative approaches*. Sage.
- Bernard, H.R., 2017. *Research methods in anthropology: Qualitative and quantitative approaches*. Rowman and Littlefield.
- Berry, M. J., and Linoff, G. S. (2004). *Data mining techniques: for marketing, sales, and customer relationship management*. John Wiley and Sons.
- Bhat, Z.H., 2013. Impact of training on employee performance: A study of retail banking sector in India. *Indian Journal of Applied Research*, 3(6), pp.292-293.
- Bhutta, Z.M. and Zafar, S., 2019. Impact of HRM Practices on Employee Engagement: Evidence from Banking Sector of Pakistan. *NUML International Journal of Business & Management*, 14(2), pp.140-156.
- Biesta, G., 2010. Pragmatism and the philosophical foundations of mixed methods research. *Sage handbook of mixed methods in social and behavioral research*, 2, pp.95-118.
- Bin, A.S., 2015. The relationship between job satisfaction, job performance and employee engagement: An explorative study. *Issues in Business Management and Economics*, 4(1), pp.1-8.
- Bis.org, 2021. [online] Bis.org. Available at: <<https://www.bis.org/review/r050203e.pdf>> [Accessed 2 March 2021].
- Biswal, K.C. and Campus, T., 2015. Emerging Trends in the Indian Banking Sector- Challenges & Opportunities. *International Journal of Advances in Arts, Sciences and Engineering*, 3(6), pp.8-17.
- Block, P., 2016. *The empowered manager: Positive political skills at work*. John Wiley & Sons.
- Boddy, C.R., 2016. Sample size for qualitative research. *Qualitative Market Research: An International Journal*.
- Boellstorff, T., Nardi, B., Pearce, C. and Taylor, T.L., 2012. *Ethnography and virtual worlds: A handbook of method*. Princeton University Press.

- Bouskila-Yam, O. a. K. A. N., 2011. Strength-based performance appraisal and goal setting.. *Human Resource Management Review*, , Volume 21, p. 137– 147.
- Bouskila-Yam, O. a. K. A. N., 2011. Strength-based performance appraisal and goal setting.. *Human Resource Management Review*, , Volume 21, p. 137– 147.
- Bowra, Z.A., Sharif, B., Saeed, A. and Niazi, M.K., 2012. Impact of human resource practices on employee perceived performance in banking sector of Pakistan. *African Journal of Business Management*, 6(1), pp.323-332.
- Boyd, R. (2010). Scientific realism. *Stanford Encyclopedia of Philosophy*.
- Brandt, T. C. R. R. M. a. N. F., 2002. A Novel Incentive System for Faculty in an Academic Medical Center.
- Brannick, M. T., Levine, E. L. and Morgeson, F. P. (2007). *Job and Work Analysis: Methods, Research and Applications for Human Resource Management*. Thousand Oaks, CA: Sage Publication.
- Bratton, J. and Gold, J., 2017. *Human resource management: theory and practice*. Palgrave.
- Bratton, J. and Gold, J., 2017. *Human resource management: theory and practice*. Palgrave.
- Braun, V. and Clarke, V., 2014. What can “thematic analysis” offer health and wellbeing researchers?. *International journal of qualitative studies on health and well-being*, 9.
- Braun, V., Clarke, V. and Weate, P., 2016. Using thematic analysis in sport and exercise research. In *Routledge handbook of qualitative research in sport and exercise* (pp. 213-227). Routledge.
- Brewster, C. and Söderström, M., 2017. Human resources and line management 1. In *Policy and practice in European human resource management* (pp. 51-67). Routledge.
- Brewster, C., 2017. The integration of human resource management and corporate strategy. In *Policy and practice in European human resource management* (pp. 22-35). Routledge.
- Briscoe, D., Tarique, I. and Schuler, R., 2012. *International human resource management: Policies and practices for multinational enterprises*. Routledge.
- Broad, C.D., 2014. *Religion, philosophy and psychical research: Selected essays*. Routledge.
- Brown, T. a. M. M., 2011. Don't forget to write': how reflective learning journals can help to facilitate, assess and evaluate training transfer. pp. 465-481.
- Brunetto, Y., Farr-Wharton, R. and Shacklock, K., 2011. Using the Harvard HRM model to conceptualise the impact of changes to supervision upon HRM outcomes for different types of Australian public sector employees. *The International Journal of Human Resource Management*, 22(03), pp.553-573.

- Bryman, A. (2008). Of methods and methodology. *Qualitative Research in Organizations and Management: An International Journal*.
- Bryman, A., 2017. Quantitative and qualitative research: further reflections on their integration. In *Mixing methods: Qualitative and quantitative research* (pp. 57-78). Routledge.
- Budhwar, P.S. and Debrah, Y.A., 2013. Human resource management in India. In *Human resource management in developing countries* (pp. 95-110). Routledge.
- Buller, P.F. and McEvoy, G.M., 2012. Strategy, human resource management and performance: Sharpening line of sight. *Human resource management review*, 22(1), pp.43-56.
- Burgess, R. a. A. R., 1966. *A Differential Association-Reinforcement Theory of Criminal Behavior*. : Oxford University Press.
- Busk, P.L. and Marascuilo, L.A., 2015. Statistical analysis in single-case research: Issues, procedures, and recommendations, with applications to multiple behaviors. In *Single-Case Research Design and Analysis (Psychology Revivals)* (pp. 171-198). Routledge.
- Buttle, F. a. B. J., 2006. Does service failure influence customer loyalty?. 1(3), pp. 217-227.
- Çalışkan, E.N., 2010. The impact of strategic human resource management on organizational Career Trend, 2021. *HR Issues in Banking*. [online] Career Trend. Available at: <<https://careertrend.com/list-6919712-hr-issues-banking.html>> [Accessed 2 March 2021].
- Carlsen, B. and Glenton, C., 2011. What about N? A methodological study of sample-size reporting in focus group studies. *BMC medical research methodology*, 11(1), p.26.
- Carrol, S. and Schneir, C. (1982). "Performance appraisal and review systems: The identification, measurement, and development of performance in organizations. Glenview, IL: Scott, Foresman
- Cascio, W.F., 2015. *Managing human resources*. McGraw-Hill.
- Ceylan, C., 2013. Commitment-based HR practices, different types of innovation activities and firm innovation performance. *The International Journal of Human Resource Management*, 24(1), pp.208-226.
- Chadbourne, R. (1997). Reforming teachers' pay systems: The advanced skills teacher in Australia. *Journal of Personnel Evaluation in Education*, 11(1), 7-30
- Chadha, S. and Parimoo, D.D., 2017. Human Capital Management in Banking Sector-A Conceptual Framework. *International Journal of Management*, 8(6).

- Chandrashekar, C. a. R. K., 2007 . Satisfaction Strength and Customer Loyalty. *Journal of Marketing Research*.
- Chang, E. and Chin, H., 2018. Signaling or experiencing: Commitment HRM effects on recruitment and employees' online ratings. *Journal of Business Research*, 84, pp.175-185.
- Chang, G.S., and Lorenzi, P. (1983) “*The Effects of Participative versus Assigned Goal Setting on Intrinsic Motivation*”. *Journal of Management*, 9: 55-64.
- Chatterjee, A. and Guha, S., 2019. Manpower Planning–Theoretical Perspectives of Utility Theory and Models. *Global Journal of Management And Business Research*.
- Chen, I. J., and Popovich, K. (2003). Understanding customer relationship management (CRM). *Business process management journal*.
- Chen, M., Lyu, Y., Li, Y., Zhou, X. and Li, W., 2017. The impact of high-commitment HR practices on hotel employees’ proactive customer service performance. *Cornell Hospitality Quarterly*, 58(1), pp.94-107.
- Chen, Y.Y., Shek, D.T. and Bu, F.F., 2011. Applications of interpretive and constructionist research methods in adolescent research: philosophy, principles and examples. *International journal of adolescent medicine and health*, 23(2), pp.129-139.
- Chernykh, L. and Mityakov, S., 2017. Offshore schemes and tax evasion: The role of banks. *Journal of Financial Economics*, 126(3), pp.516-542.
- Chiaburu, D.S. and Teklab, A.G. (2005). Individual and Contextual Influences on Multiple Dimensions of Training Effectiveness. *Journal of European Industrial Training*, Vol. 20, No.8 pp. 282-290.
- Chong, M., 2009. Employee Participation in CSR and Corporate Identity: Insights from a Disaster-Response Program in the Asia-Pacific. *Corporate Reputation Review* , Volume 12, p. 106–119.
- Chowhan, J., 2016. Unpacking the black box: understanding the relationship between strategy, HRM practices, innovation and organizational performance. *Human Resource Management Journal*, 26(2), pp.112-133.
- Christensen, L.B., Johnson, B., Turner, L.A. and Christensen, L.B., 2011. Research methods, design, and analysis.
- Churchill, G.A. and Iacobucci, D., 2006. *Marketing research: methodological foundations*. New York: Dryden Press.

- Churchill, N. and Bygrave, W.D., 1989. The Entrepreneur ship Paradigm (I): A Philosophical Look at Its Research Methodologies. *Entrepreneurship Theory and practice*, 14(1), pp.7-26.
- Ciobanu, A., Androniceanu, A. and Lazaroiu, G., 2019. An integrated psycho-sociological perspective on public employees' motivation and performance. *Frontiers in Psychology*, 10, p.36.
- Clarke, J. a. R. L., 2007. The effectiveness of occupational health and safety management system interventions: A systematic review. *Safety Science* , pp. 329-353 .
- Clarke, V. and Braun, V., 2018. Using thematic analysis in counselling and psychotherapy research: A critical reflection. *Counselling and Psychotherapy Research*, 18(2), pp.107-110.
- Clauwaert, S. and Schömann, I., 2012. The crisis and national labour law reforms: a mapping exercise. *European Labour Law Journal*, 3(1), pp.54-69.
- Clifford, R. a. N. F., 2002. A Novel Incentive System for Faculty in an Academic Medical Center. *Annals of Internal Medicine*.
- Cloutier, O., Felusiak, L., Hill, C. and Pemberton-Jones, E.J., 2015. The Importance of Developing Strategies for Employee Retention. *Journal of Leadership, Accountability & Ethics*, 12(2).
- Collins, C. J. and Clark, K. D. (2003). Strategic human resource practices, top management team social networks, and firm performance: The role of human resource practices in creating organizational competitive advantage. *Academy of Management Journal*, vol. 46, pp. 740-751.
- Connelly, L.M., 2013. Limitation section. *Medsurg Nursing*, 22(5), p.325.
- Cope, D.G., 2014, January. Methods and meanings: credibility and trustworthiness of qualitative research. In *Oncology nursing forum* (Vol. 41, No. 1).
- Corbae, D. and D'erasmo, P., 2013. A quantitative model of banking industry dynamics. *Federal Reserve Bank of Philadelphia Working Paper*, 14.
- Cosh, A., Duncan, J. and Hughes, A. (1998). Investing in training and small firm growth and survival: an empirical analysis for the UK 1987 – 1997. DFEE Research Report RR36. London: HMSO.
- Coskun, A. and Frohlich, C. L. (1992). Service: The competitive edge in banking. *The Journal of Services Marketing*, 6(1), 15–22.

- Cristiani, A. and Peiró, J.M., 2015. Human resource function strategic role and trade unions: exploring their impact on human resource management practices in Uruguayan firms. *The International Journal of Human Resource Management*, 26(3), pp.381-400.
- Crowder, M.J., 2017. *Statistical analysis of reliability data*. Routledge.
- Crowther, D. and Lancaster, G., 2012. *Research methods*. Routledge.
- Cruz-Benito, J., Sánchez-Prieto, J.C., Vázquez-Ingelmo, A., Therón, R., García-Peñalvo, F.J. and Martín-González, M., 2018, March. How different versions of layout and complexity of web forms affect users after they start it? A pilot experience. In *World Conference on Information Systems and Technologies* (pp. 971-979). Springer, Cham.
- Cumberland, D.M. and Githens, R.P., 2014. Organization development through franchise advisory boards: A model for governance relationships. *Human Resource Development Review*, 13(4), pp.437-461.
- Darlene, F. and Russ, E. (2005). *HR Development Quarterly*, San Fransisco: Wiley Subscription Services, pp 429-433.
- Darwish, T.K., Singh, S. and Wood, G., 2016. The impact of human resource practices on actual and perceived organizational performance in a Middle Eastern emerging market. *Human Resource Management*, 55(2), pp.261-281.
- Davies, M.B. and Hughes, N., 2014. *Doing a successful research project: Using qualitative or quantitative methods*. Macmillan International Higher Education.
- Davydenko, V., Kaźmierczyk, J., Romashkina, G.F. and Żelichowska, E., 2017. Diversity of employee incentives from the perspective of banks employees in Poland-empirical approach. *Entrepreneurship and Sustainability Issues*, 5(1), pp.116-126.
- DAWN.COM, 2021. *Human resource management and the banking sector*. [online] DAWN.COM. Available at: <<https://www.dawn.com/news/372439/human-resource-management-and-the-banking-sector>> [Accessed 2 March 2021].
- De Bruijne, M. and Wijnant, A., 2014. Improving response rates and questionnaire design for mobile web surveys. *Public Opinion Quarterly*, 78(4), pp.951-962.
- Deadrick, D. a. G. P., 2007. An examination of the research–practice gap in HR: Comparing topics of interest to HR academics and HR professionals. *Human Resource Management Review*.
- Debrah, Y. A. and Ofori, G (2006). Human Resource Development of Professionals in an Emerging Economy: the Case of the Tanzanian Construction Industry. *International Journal of Human Resource Management* 17,3, 440 – 463.

- DeCenzo, D.A., Robbins, S.P. and Verhulst, S.L., 2016. *Fundamentals of Human Resource Management, Binder Ready Version*. John Wiley and Sons.
- Delery, J.E. and Roumpi, D., 2017. Strategic human resource management, human capital and competitive advantage: is the field going in circles?. *Human Resource Management Journal*, 27(1), pp.1-21.
- Delmestri, G. and Walgenbach, P. (2009). Interference among conflicting institutions and technical-economic conditions: The adoption of the assessment center in French, German, Italian, UK, and U.S. multinational firms. *International Journal of Human Resource Management*, 20 (4), 885- 911.
- Derindag, O.F. and Canakci, M., 2019. Strategic Human Resources Management in Innovative Firms. *Anadolu Akademi Sosyal Bilimler Dergisi*, 1(1), pp.52-77.
- Dessler, G. (2007). *Human Resource Management*. (11th ed.). New Jersey: Prentice Hall.
- Dessler, G. (2008). *Human Resource Management* (11th Ed.) New Jersey: Prentice Hall.
- Dessler, G. (2013). *Human resource management*. (13th Ed.). Essex: Pearson Education Limited.
- Dewenttick, K. a. R. J., 2011. Contextualizing HRM in comparative research: The role of the Cranet network.. *Human Resource Management Review*, Volume 21, p. 37– 49.
- Dewenttick, K. a. R. J., 2011. Contextualizing HRM in comparative research: The role of the Cranet network.. *Human Resource Management Review*, Volume 21, p. 37– 49.
- Dierdorff, E. C. a. S. E. A., 2007. Placing peer ratings in context: Systematic influences beyond ratee performance.. *Personnel Psychology*, Volume 60, p. 93– 126.
- Dierdorff, E. C. a. S. E. A., 2007. Placing peer ratings in context: Systematic influences beyond ratee performance.. *Personnel Psychology*, Volume 60, p. 93– 126.
- Dillman, D.A., Smyth, J.D. and Christian, L.M., 2014. *Internet, phone, mail, and mixed-mode surveys: the tailored design method*. John Wiley and Sons.
- Doherty, E., Ramsey, E., Ibbotson, P., Carcary, M. and Conway, G., 2018, July. Utilisation of a Sequential Mixed Methods Research Approach in Examining SME Digitization. In *ECRM 2018 17th European Conference on Research Methods in Business and Management* (p. 108). Academic Conferences and publishing limited.
- Downes, M.J., Brennan, M.L., Williams, H.C. and Dean, R.S., 2016. Development of a critical appraisal tool to assess the quality of cross-sectional studies (AXIS). *BMJ open*, 6(12), p.e011458.
- Drake, B.F., Rancilio, D.M. and Stafford, J.D., 2017. Research methods. In *Public Health Research Methods for Partnerships and Practice* (pp. 174-187). Routledge.

- Drost, E.A., 2011. Validity and reliability in social science research. *Education Research and perspectives*, 38(1), p.105.
- Dutta, S. a. K. P., 2017. Servant leadership and positive organizational behavior: The road ahead to reduce employee's turnover intentions.. *On the Horizon*, 25(1), p. 60–82.
- Dutta, S. a. K. P., 2017. Servant leadership and positive organizational behavior: The road ahead to reduce employee's turnover intentions.. *On the Horizon*, 25(1), p. 60–82.
- Dye, K. M. A. a. W. ., T., 2005. Maslow: man interrupted: reading management theory in context. *Management Decision*, 43(10), pp. 1375-1395.
- Dysvik, A. and Kuvaas, B. (2008). The Relationship between Perceived Training Opportunities, Work Motivation and Employee Outcomes, *International Journal of Training and Development*,12(3), p. 138-157.
- Easton, G., 2010. Critical realism in case study research. *Industrial marketing management*, 39(1), pp.118-128.
- Edmondson, A.C. and McManus, S.E., 2007. Methodological fit in management field research. *Academy of management review*, 32(4), pp.1246-1264.
- Edwards, S.J., Kirchin, S. and Huxtable, R., 2004. Research ethics committees and paternalism. *Journal of medical ethics*, 30(1), pp.88-91.
- Ekinci, Y., 2015. *Designing research questionnaires for business and management students*. Sage.
- Elangovan, N. and Rajendran, S., 2021. Impact of functional interdependency on employee satisfaction with performance appraisal in the real estate industry. *Problems and Perspectives in Management*, 18(4), p.213.
- Etikan, I., Musa, S.A. and Alkassim, R.S., 2016. Comparison of convenience sampling and purposive sampling. *American journal of theoretical and applied statistics*, 5(1), pp.1-4.
- Eva, T.P., 2018. Recruitment and selection strategies and practices in the private sector commercial banks of Bangladesh: Evidence from human resource practitioners. *European Business & Management*, 4(1), pp.28-38.
- Eva, T.P., 2018. Recruitment and selection strategies and practices in the private sector commercial banks of Bangladesh: Evidence from human resource practitioners. *European Business & Management*, 4(1), pp.28-38.
- Faisal Ahammad, M., Mook Lee, S., Malul, M. and Shoham, A., 2015. Behavioral ambidexterity: The impact of incentive schemes on productivity, motivation, and

- performance of employees in commercial banks. *Human Resource Management*, 54(S1), pp.s45-s62.
- Faridi, A., Baloch, A. and Wajidi, A., 2017. Job satisfaction and organizational commitment under Traditional and Modern T&D program: Evidence from Public Banking Sector of Pakistan.
- Farrokhi, F. and Mahmoudi-Hamidabad, A., 2012. Rethinking Convenience Sampling: Defining Quality Criteria. *Theory & Practice in Language Studies*, 2(4).
- Fathima, J.S., 2015. HUMAN RESOURCE MANAGEMENT IN BANKING SECTOR.
- Feild, L., Pruchno, R.A., Bewley, J., Lemay Jr, E.P. and Levinsky, N.G., 2006. Using probability vs. nonprobability sampling to identify hard-to-access participants for health-related research: Costs and contrasts. *Journal of Aging and Health*, 18(4), pp.565-583.
- fgib.com, 2021. *The Biggest HR Challenges for Banks - Financial Guaranty Insurance Brokers*. [online] Financial Guaranty Insurance Brokers. Available at: <<https://www.fgib.com/the-biggest-hr-challenges-for-banks/>> [Accessed 2 March 2021].
- Fiaz, M. I. A. a. A. S., 2017. Leadership styles and employees' motivation: Perspective from an emerging economy. *The Journal of Developing Areas* , 51(4), pp. 143-156.
- Flick, U., 2018. *An introduction to qualitative research*. sage.
- Flynn, W.J., Valentine, S.R. and Meglich, P., 2021. *Healthcare human resource management*. Cengage Learning.
- Forrest, F., 2006. Performance Appraisal: A Supervision or Leadership Tool?. *International Journal of Business and Social Science*, 2(17), pp. 212-217.
- Gaitán, J. a. S. U., 2015. Facilitating vocabulary learning through metacognitive strategy training and learning journals. *Colombian Applied Linguistics Journal*, 17(2), pp. 246-259.
- Gajjar, D., 2013. Ethical consideration in research. *Education*, 2(7), pp.8-15.
- Galanaki, E., Parry, E., Bučiūnienė, I. and Panayotopoulou, L., 2019, April. Demographic challenges for management: fad or reality?. In *Evidence-based HRM: a Global Forum for Empirical Scholarship* (Vol. 7, No. 1, pp. 2-7). Emerald Publishing Limited.
- Galpin, T., Whittington, J.L. and Bell, G., 2015. Is your sustainability strategy sustainable? Creating a culture of sustainability. *Corporate Governance*.

- Gamage, A. S. (2014). Recruitment and Selection Practices in Manufacturing SMEs in Japan: An analysis of the link with business performance. *Ruhuna Journal of Management and Finance*, 37-52.
- Gang, W., 2003. Incentives for Top-Management and Performance of Listed Companies. *ECONOMIC RESEARCH JOURNAL*.
- Gannon, J.M., Doherty, L. and Roper, A., 2012. The role of strategic groups in understanding strategic human resource management. *Personnel Review*.
- Gannon, J.M. and Roper, A., Doherty L. (2015). Strategic human resource management: Insights from the international hotel industry, *International Journal of Hospitality Management*, vol. 47, pp. 65-75.
- Garau, C. (2002). Online banking in transition economies: The implementation and development of online banking systems in Romania. *International Journal of Bank Marketing*, 20 (6), 285-296.
- Garrow, J. a. B. M., 1998. The Reported Training and Experience of Editors in Chief of Specialist Clinical Medical Journals. 280(3), pp. 286-287.
- Gawel, J., 1997. Herzberg's Theory of Motivation and Maslow's Hierarchy of Needs.
- Gerhart, B. a. F. M., 2015. Pay, intrinsic motivation, extrinsic motivation, performance, and creativity in the workplace: Revisiting long-held beliefs.. *Annual Review of Organizational Psychology and Organizational Behavior*, Issue 2, p. 489– 521.
- Gerhart, B. a. F. M., 2015. Pay, intrinsic motivation, extrinsic motivation, performance, and creativity in the workplace: Revisiting long-held beliefs.. *Annual Review of Organizational Psychology and Organizational Behavior*, Issue 2, p. 489– 521.
- Gerhart, B. R. S. L. a. F. I. S., 2009. Pay and performance: Individuals, groups and executives.. *Academy of Management Annals*, Volume 3, p. 251– 315.
- Gerhart, B. R. S. L. a. F. I. S., 2009. Pay and performance: Individuals, groups and executives.. *Academy of Management Annals*, Volume 3, p. 251– 315.
- Gill, A., Ahmad, B. and Kazmi, S., 2021. The effect of green human resource management on environmental performance: The mediating role of employee eco-friendly behavior. *Management Science Letters*, 11(6), pp.1725-1736.
- Gishkori, M.A. and Ullah, N., 2013. Technical efficiency of Islamic and commercial banks: evidence from Pakistan using DEA model (2007-2011). *Journal of Business and Management*, 7(4), pp.68-76.

- Gläser, J. and Laudel, G., 2013, March. Life with and without coding: Two methods for early-stage data analysis in qualitative research aiming at causal explanations. In *Forum Qualitative Sozialforschung/Forum: Qualitative Social Research* (Vol. 14, No. 2).
- Goldkuhl, G., 2012. Pragmatism vs interpretivism in qualitative information systems research. *European journal of information systems*, 21(2), pp.135-146.
- Gonzales, M. (2009). *Worker's involvement at the workplace and job quality in Europe*. Edinburgh: RECOWOWE Publications.
- Gordon, M. E. a. S. L. P., 2009. Conversing about performance: Discursive resources for the appraisal interview.. *Management Communication Quarterly*, Volume 22, p. 473–501.
- Gordon, M. E. a. S. L. P., 2009. Conversing about performance: Discursive resources for the appraisal interview.. *Management Communication Quarterly*, Volume 22, p. 473–501.
- Gottert, A., McClair, T.L., Hossain, S., Dakouo, S.P., Abuya, T., Kirk, K., Bellows, B., Agarwal, S., Kennedy, S., Warren, C. and Sripad, P., 2021. Development and validation of a multi-dimensional scale to assess community health worker motivation. *Journal of Global Health*, 11.
- Graham, S. W. J. F. a. G. B., 1994. Manager coaching skills: What makes a good coach?. *Performance Improvement Quarterly*, 7(2), p. 81– 94.
- Granville, F. a. P. S., 2016. Destinations, disasters and public relations: Stakeholder engagement in multi-phase disaster management. *Journal of Hospitality and Tourism Management*, Volume 28, pp. 73-79 .
- Gratton, C. and Jones, I., 2014. *Research methods for sports studies*. Routledge.
- Gregory, J. B. a. L. P. E., 2010. Employee coaching relationships: Enhancing construct clarity and measurement.. *Coaching: An International Journal of Theory*, Volume 3 , p. 109– 123.
- Gu, F. and Nolan, J., 2017. Performance appraisal in Western and local banks in China: The influence of firm ownership on the perceived importance of guanxi. *The International Journal of Human Resource Management*, 28(10), pp.1433-1453.
- Guerci, M., Radaelli, G., Siletti, E., Cirella, S. and Shani, A.R., 2015. The impact of human resource management practices and corporate sustainability on organizational ethical climates: An employee perspective. *Journal of Business Ethics*, 126(2), pp.325-342.

- Guest, D. and Conway, N., 2011. The impact of HR practices, HR effectiveness and a 'strong HR system' on organisational outcomes: a stakeholder perspective. *The international journal of human resource management*, 22(8), pp.1686-1702.
- Guest, D.E., 2011. Human resource management and performance: still searching for some answers. *Human resource management journal*, 21(1), pp.3-13.
- Gungor, P. (2011). The relationship between reward management system and employee performance with the mediating role of motivation: A quantitative study on Global Banks. *Procedia Social and Behavioral Sciences*. 24, 1510-1520.
- Gupta, N. a. S. J., 2013. Employee compensation: The neglected area of HRM research. *Human Resource Management Review*, 24 (1), pp. 1-4.
- Habib, N., Awan, S.H. and Sahibzada, S.A., 2017. Is Herzberg's Two Factor Theory Valid in the Context of Performance Management System? A Study of Private Banks of Pakistan. *Journal of Managerial Sciences*, 11.
- Hafiz, A.Z., 2017. Relationship between organizational commitment and employee's performance evidence from banking sector of Lahore. *Arabian Journal of Business and Management Review*, 7(2), pp.1-7.
- Haider, M., Rasli, A., Akhtar, S., Yusoff, R.B.M., Malik, O.M., Aamir, A., Arif, A., Naveed, S. and Tariq, F., 2015. The impact of human resource practices on employee retention in the telecom sector. *International Journal of Economics and Financial Issues*, 5(1S).
- Haider, M., Rasli, A., Akhtar, S., Yusoff, R.B.M., Malik, O.M., Aamir, A., Arif, A., Naveed, S. and Tariq, F., 2015. The impact of human resource practices on employee retention in the telecom sector. *International Journal of Economics and Financial Issues*, 5(1S).
- Hameed, A., Ramzan, M. and Zubair, H.M.K., 2014. Impact of compensation on employee performance (empirical evidence from banking sector of Pakistan). *International journal of business and social science*, 5(2).
- Hameed, A., Ramzan, M. and Zubair, H.M.K., 2014. Impact of compensation on employee performance (empirical evidence from banking sector of Pakistan). *International Journal of Business and Social Science*, 5(2).
- Hamlin, B., 2015. Paradigms, philosophical prisms and pragmatism in HRD research. *Handbook of research methods on human resource development*, 13.

- Hanaysha, J., 2016. Examining the effects of employee empowerment, teamwork, and employee training on organizational commitment. *Procedia-Social and Behavioral Sciences*, 229, pp.298-306.
- Hancock, A.M., 2007. When multiplication doesn't equal quick addition: Examining intersectionality as a research paradigm. *Perspectives on politics*, 5(1), pp.63-79.
- Harkness, J., 2012. Comparative survey research. *The handbook of comparative communication research*, pp.445-458.
- Hashim, M., Rafi, S., Kazmi, S.S.A., Ullah, M. and Kee, D.M.H., 2017. Impact of human resource practices on perceived performance: A study of teaching faculty in private universities of Peshawar, Pakistan. *City University Research Journal*, pp.120-129.
- Haudi, H.W. and Cahyono, Y., 2020. Analysis of Most Influential Factors to Attract Foreign Direct Investment. *Journal of Critical Reviews*, 7(13), pp.4128-4135.
- Hayes, B.K. and Heit, E., 2018. Inductive reasoning 2.0. *Wiley Interdisciplinary Reviews: Cognitive Science*, 9(3), p.e1459.
- Hayes, B.K., Stephens, R.G., Ngo, J. and Dunn, J.C., 2018. The dimensionality of reasoning: Inductive and deductive inference can be explained by a single process. *Journal of Experimental Psychology: Learning, Memory, and Cognition*, 44(9), p.1333.
- Healy, P., Edwards, P.J., Smith, V., Murphy, E., Newell, J., Burke, E., Meskell, P., Galvin, S., Lynn, P., Stovold, E. and McCarthy, B., 2018. Design-based methods to influence the completeness of response to self-administered questionnaires. *Cochrane Database of Systematic Reviews*, (7).
- Hedge, J. W. a. T. M. S., 2000. Exploring the concept of acceptability as a criterion for evaluating performance measures.. *Group and Organization Management*, Volume 25, p. 22– 44.
- Hedge, J. W. a. T. M. S., 2000. Exploring the concept of acceptability as a criterion for evaluating performance measures.. *Group and Organization Management*, Volume 25, p. 22– 44.
- Heffernan, M., Harney, B., Cafferkey, K. and Dundon, T., 2016. Exploring the HRM-performance relationship: the role of creativity climate and strategy. *Employee Relations*, 38(3), pp.438-462.
- Heinrich, P. and Schwabe, G., 2014, May. Communicating nascent design theories on innovative information systems through multi-grounded design principles. In *International Conference on Design Science Research in Information Systems* (pp. 148-163). Springer, Cham.

- Heit, E. and Rotello, C.M., 2010. Relations between inductive reasoning and deductive reasoning. *Journal of Experimental Psychology: Learning, Memory, and Cognition*, 36(3), p.805.
- Helmreich, R.L., Merritt, A.C. and Wilhelm, J.A., 1999. The evolution of crew resource management training in commercial aviation. *The international journal of aviation psychology*, 9(1), pp.19-32.
- Hennink, M., Hutter, I. and Bailey, A., 2020. *Qualitative research methods*. Sage.
- Herschberga, C. M. Y. a. d. B. B., 2018. Precarious postdocs: A comparative study on recruitment and selection of early-career researchers. *Scandinavian Journal of Management* , 34(4), pp. 303-310 .
- Heshusius, L., and Ballard, K. (Eds.). (1996). *From positivism to interpretivism and beyond: Tales of transformation in educational and social research (the mind-body connection)*. Teachers College Press.
- Heslin, P. A. V. D. a. L. G. P., 2006. Keen to help? Managers' implicit person theories and their subsequent employee coaching.. *Personnel Psychology*, Volume 59, p. 871–902.
- Heslin, P. A. V. D. a. L. G. P., 2006. Keen to help? Managers' implicit person theories and their subsequent employee coaching.. *Personnel Psychology*, Volume 59, p. 871–902.
- Hitt, M.A., Keats, B.W. and DeMarie, S.M. (1998). Navigating in the New Competitive Landscape: Building Strategic Flexibility and Competitive Advantage in the 21st Century. *Academy of Management Executive* 12(4) p. 22-42.
- Hochwarter, W. A. W. L. A. a. K. K. M., 2000. Perceptions of organizational politics as a moderator of the relationship between consciousness and job performance.. *Journal of Applied Psychology*, 85(3), p. 472– 478.
- Hollingshead, A.B. and Poole, M.S., 2012. Group research methods: An introduction. In *Research Methods for Studying Groups and Teams* (pp. 11-15). Routledge.
- Horwitz, F.M., 2012. Evolving human resource management in Southern African multinational firms: Towards an Afro-Asian nexus. *The International Journal of Human Resource Management*, 23(14), pp.2938-2958.
- Houghton, C., Casey, D., Shaw, D. and Murphy, K., 2013. Rigour in qualitative case-study research. *Nurse researcher*, 20(4).

- HUSAIN, I., 2021. [online] Ishrathusain.iba.edu.pk. Available at: <https://ishrathusain.iba.edu.pk/speeches/financialSector/2003/Banking_Sector_Developments_Challenges_and_Opportunities.pdf> [Accessed 2 March 2021].
- Husin, S., Chelladurai, P. and Musa, G., 2012. HRM practices, organizational citizenship behaviors, and perceived service quality in golf courses. *Journal of Sport Management*, 26(2), pp.143-158.
- HUSSAIN, M., BASHIR, S.T. and MEHMOOD, S., 2020. INDO-PAKISTAN RIVALRY OVER KASHMIR: A CLASH OF CIVILISATIONS?. *INSTITUTE OF REGIONAL STUDIES ISLAMABAD*, 38(1), p.56.
- Hutchins, H. M. a. W. J., 2008. Organizational crisis management and human resource development: A review of the Literature and Implications to HRD Research and Practice.. *Advances in Developing Human Resources*, 10(3), p. 310–330..
- Hutchinson, R. a. L. C., 2004 . A Review of Methodological Characteristics of Research Published in Key Journals in Higher Education: Implications for Graduate Research Training. *Research in Higher Education*, Issue 45, p. 383–403.
- Iannotta, G., 2014. *Investment banking*. Springer.
- Ichniowski, C., Shaw, K., and Prennushi, G. (1994). The effects of human resource management practices on productivity. Working paper, Columbia University, New York
- Ifeoma, A.R., Mukhtaruddin, M. and Prihanto, J.N., 2019. Effects of downsizing on employee performance of selected Manufacturing Firms in Anambra State, Nigeria. *Research in World Economy*, 10(3), pp.391-407.
- Ijigu, A.W., 2015. The effect of selected human resource management practices on employees' job satisfaction in Ethiopian public banks. *EMAJ: Emerging Markets Journal*, 5(1), pp.1-16.
- Ikram, A., Su, Q., Fiaz, M. and Khadim, S., 2017, March. Big data in enterprise management: Transformation of traditional recruitment strategy. In *2017 IEEE 2nd International Conference on Big Data Analysis (ICBDA)* (pp. 414-419). IEEE.
- Imran, M. and Tanveer, A., 2015. Impact of training & development on employees' performance in banks of pakistan. *European journal of training and development studies*, 3(1), pp.22-44.
- Gupta, S., 2013. The mobile banking and payment revolution. *European Financial Review*, 2(36), p.215254.

- Imran, M. and Tanveer, A., 2015. Impact of training & development on employees' performance in banks of pakistan. *European journal of training and development studies*, 3(1), pp.22-44.
- Imran, M. and Tanveer, A., 2015. Impact of training & development on employees' performance in banks of pakistan. *European journal of training and development studies*, 3(1), pp.22-44.
- Iqbal, N., Ahmad, M., Allen, M.M. and Raziq, M.M., 2018. Does e-HRM improve labour productivity? A study of commercial bank workplaces in Pakistan. *Employee Relations*.
- Iqbal, N., Ahmad, M., Allen, M.M. and Raziq, M.M., 2018. Does e-HRM improve labour productivity? A study of commercial bank workplaces in Pakistan. *Employee Relations*.
- Iqbal, N., Ahmad, M., Allen, M.M. and Raziq, M.M., 2018. Does e-HRM improve labour productivity? A study of commercial bank workplaces in Pakistan. *Employee Relations*.
- Iqbal, Q., Hassan, S.H., Akhtar, S. and Khan, S., 2018. Employee's green behavior for environmental sustainability: a case of banking sector in Pakistan. *World Journal of Science, Technology and Sustainable Development*, 15(2), pp.118-130.
- Irani, F., Kalkstein, S., Moberg, E.A. and Moberg, P.J., 2010. Neuropsychological performance in older patients with schizophrenia: a meta-analysis of cross-sectional and longitudinal studies. *Schizophrenia bulletin*, 37(6), pp.1318-1326.
- Iraqi, K.M., Fatima, A. and Nadeem, W., 2015, HUMAN RESOURCE PRACTICES IN PAKISTAN: A CASE STUDY OF ALLIED BANK LIMITED.
- Ismail, A.I., Majid, A.H.A., Jibrin-Bida, M. and Joarder, M.H.R., 2021. Moderating effect of management support on the relationship between HR practices and employee performance in Nigeria. *Global Business Review*, 22(1), pp.132-150.
- Ismail, A.I., Majid, A.H.A., Jibrin-Bida, M. and Joarder, M.H.R., 2021. Moderating effect of management support on the relationship between HR practices and employee performance in Nigeria. *Global Business Review*, 22(1), pp.132-150.
- Ismail, R., Yussof, I., and Uddin, N. (2012). Analysis of labour requirements in the Malaysian services sector. *International Journal of Business and Management Science*, 5(1), 19-38.

- Jackson, S.E., Schuler, R.S. and Jiang, K. (2014). An aspirational framework for strategic human resource management, *Academy of Management Annals*, vol. 8, iss. 1, pp. 1-56.
- Jackson, S.E., Schuler, R.S. and Jiang, K., 2014. An aspirational framework for strategic human resource management. *The Academy of Management Annals*, 8(1), pp.1-56.
- Jamaiudin, N., 2021. Determinants of Integrity in the Implementation of Performance Appraisal System (PAS): The Case of Malaysia Enforcement Agency. *Management Research Journal*, 10(1), pp.24-41.
- Jamali, D.R., El Dirani, A.M. and Harwood, I.A., 2015. Exploring human resource management roles in corporate social responsibility: the CSR-HRM co-creation model. *Business Ethics: A European Review*, 24(2), pp.125-143.
- Jamaluddin, N., 2013, November. E-Banking: Challenges and opportunities in India. In *Proceedings of 23rd International Business Research Conference* (Vol. 18, p. 20).
- Jason, L. and Glenwick, D. eds., 2016. *Handbook of methodological approaches to community-based research: Qualitative, quantitative, and mixed methods*. Oxford university press.
- Jentoft, N. and Olsen, T.S., 2019. Against the flow in data collection: How data triangulation combined with a 'slow' interview technique enriches data. *Qualitative Social Work*, 18(2), pp.179-193.
- Jizi, M.I., Salama, A., Dixon, R. and Stratling, R., 2014. Corporate governance and corporate social responsibility disclosure: Evidence from the US banking sector. *Journal of business ethics*, 125(4), pp.601-615.
- John, P. and Hapgood, M. (2002). *Paget's Law of Banking* (12th Edition) Butterworths Tolley.
- Johnson, G., and Scholes, K. (1993). *Exploring Corporate Strategy*. Hemel Hempstead: Prentice-Hall, 2013.
- Johnson, J.B., Reynolds, H.T. and Mycoff, J.D., 2019. *Political science research methods*. Cq Press.
- Johnson, P. and Szamosi, L.T., 2018. HRM in changing organizational contexts. In *Human resource management* (pp. 27-48). Routledge.
- Kago, A., 2014. THE EFFECTS OF PERFORMANCE CONTRACTING ON THE PERFORMANCE OF STATE CORPORATIONS IN KENYA. *International Academic Journals*.

- Kalhor, M., Jhatial, A.A. and Khokhar, S., 2017. Investigating the influence of extrinsic and intrinsic motivation on work performance: Study of bank officers. *GMJACS*, 7(1), pp.9-9.
- Kallio, H., Pietilä, A.M., Johnson, M. and Kangasniemi, M., 2016. Systematic methodological review: developing a framework for a qualitative semi-structured interview guide. *Journal of advanced nursing*, 72(12), pp.2954-2965.
- Kamoche, K. 2002. Introduction: Human Resource Management in Africa. *International Journal of Human Resource Management*. 13,7, 993–997
- Kampenes, V.B., Anda, B. And Dyba, T., 2008. *Flexibility in Research Designs in Empirical Software Engineering*. [Online]. Available at: <https://pdfs.semanticscholar.org/2a0d/8d62856b76d978dff392595b04d730a91e4c.pdf> [Accessed: 17 October 2019].
- Kan, J.W. and Gero, J.S., 2017. *Quantitative methods for studying design protocols*. Springer.
- Kanwal, K. and Syed, M., 2017. Impact of reward system on employee performance in banking sector. *RADS Journal of Social Sciencess & Business Management*, 4(2), pp.82-103.
- Karl, P., Alan, C. and Nigel, G. (2010). Formal Development Opportunities and Withdrawal Behaviors by Employees in Small 281–30.
- Kaufman, B.E., 2015. Evolution of strategic HRM as seen through two founding books: A 30th anniversary perspective on development of the field. *Human Resource Management*, 54(3), pp.389-407.
- Kazi, A.M. and Khalid, W., 2012. Questionnaire designing and validation. *Journal of the Pakistan Medical Association*, 62(5), p.514.
- Keeping, L. M. a. L. P. E., 2000. Performance appraisal reactions: Measurement, modeling, and method bias.. *Journal of Applied Psychology*, Volume 85, p. 708– 723..
- Keeping, L. M. a. L. P. E., 2000. Performance appraisal reactions: Measurement, modeling, and method bias.. *Journal of Applied Psychology*, Volume 85, p. 708– 723.
- Kemelgor, B.H. (2002) “*A Comparative Analysis of Corporate Entrepreneurial Orientation between Selected Firms in the Netherlands and the U.S.A*”. *Entrepreneurship and Regional Development*, 14: 67-87.
- Khaled, A. (2014). Impacts of Employee Training on the Performance of Commercial Banks in Jordan. *European Journal of Business and Management*, Vol.6, No.27.

- Khalid, A., Pan, F., Li, P., Wang, W. and Ghaffari, A.S., 2020. The impact of occupational stress on job burnout among bank employees in Pakistan, with psychological capital as a mediator. *Frontiers in public health*, 7, p.410.
- Khalid, K. and Nawab, S., 2018. Employee participation and employee retention in view of compensation. *SAGE Open*, 8(4), p.2158244018810067.
- Khalid, N., Pahi, M.H. and Ahmed, U., 2016. Loosing your best talent: Can leadership retain employees? The dilemma of the banking sector of Hyderabad Sindh, Pakistan: A mediation investigation. *International Review of Management and Marketing*, 6(3), pp.608-616.
- Khan, A., Ahmed, S., Paul, S. and Kazmi, S.H.A., 2017, July. Factors affecting employee motivation towards employee performance: A study on banking industry of Pakistan. In *International conference on management science and engineering management* (pp. 615-625). Springer, Cham.
- Khan, A., Ahmed, S., Paul, S. and Kazmi, S.H.A., 2017, July. Factors affecting employee motivation towards employee performance: A study on banking industry of Pakistan. In *International conference on management science and engineering management* (pp. 615-625). Springer, Cham.
- Khan, A., and Khan, W., 2017. Human Resource Development of Employees in Indian Banking Sector: An Empirical Analysis. *International Journal of Applied Business and Economic Research*. 15.
- Khan, M.A., Safwan, N. and Ahmad, A., 2011. Modeling link between internal service quality in human resources management and employees retention: A case of Pakistani privatized and public sector banks. *African Journal of Business Management*, 5(3), pp.949-959.
- Khan, N. R., and Khan, M. (2012). Human Resource Practices in SME Sector: An Exploratory Case Study of Pakistan, *EuroEconomica*, 31(3), 7-19.
- Khan, R.I., Aslam, H.D. and Lodhi, I., 2011a. Compensation Management: A strategic conduit towards achieving employee retention and Job Satisfaction in Banking Sector of Pakistan. *International journal of human resource studies*, 1(1), p.89.
- Khan, U.R., Perveen, S. and Shujat, F., 2017. The Impact of Training and Development on Staff Productivity of the Banking Sector Karachi Pakistan. *Int. J. Multidiscip. Curr. Res*, 5, pp.393-402.
- Khan, Y., 2018. Strategic Human Resource Practices and its Impact on Performance towards Achieving Organizational Goals.'

- Khan, Z., Rao-Nicholson, R., Akhtar, P., Tarba, S.Y., Ahammad, M.F. and Vorley, T., 2019. The role of HR practices in developing employee resilience: A case study from the Pakistani telecommunications sector. *The International Journal of Human Resource Management*, 30(8), pp.1342-1369.
- Kiel, J., 1999. Reshaping Maslow's Hierarchy of Needs to Reflect Today's Educational and Managerial Philosophies. *Journal of Instructional Psychology*, 26(3).
- Kimiloglu, H., Ozturan, M. and Kutlu, B., 2017. Perceptions about and attitude toward the usage of e-learning in corporate training. *Computers in Human Behavior*, 72, pp.339-349.
- King, N. and Brooks, J., 2018. Thematic analysis in organisational research. Cassell, C., Cunliffe, AL and Grandy, G., *The Sage Handbook of Qualitative Business and Management Research Methods*, SAGE Publications, London, pp.219-236.
- Kirov, V.N. and Thill, P., 2018. The impact of crisis and restructuring on employment relations in banking: The cases of France, Luxembourg and Romania. *European Journal of Industrial Relations*, 24(3), pp.297-313.
- Kjell, R. a. S. M., 2010. Piece rates and their effects on health and safety – A literature review. pp. 607-614 .
- Klockner, K., Shields, P., Pillay, M. and Ames, K., 2021. Pragmatism as a teaching philosophy in the safety sciences: A higher education pedagogy perspective. *Safety science*, 138, p.105095.
- Klomek, A.B., Sourander, A. and Gould, M., 2010. The association of suicide and bullying in childhood to young adulthood: A review of cross-sectional and longitudinal research findings. *The Canadian Journal of Psychiatry*, 55(5), pp.282-288.
- Knobe, J. and Nichols, S. eds., 2013. *Experimental philosophy* (Vol. 2). Oxford University Press.
- Kolsky, E. and Pombriant, D., 2012. Social Media 2012: State of Adoption. Beagle Research Group LLC and thinkJar LLC (August 10, 2012).
- Kooij, D.T. and Boon, C., 2018. Perceptions of HR practices, person–organisation fit, and affective commitment: The moderating role of career stage. *Human Resource Management Journal*, 28(1), pp.61-75.
- Kor, Y.Y. and Mesko, A., 2013. Dynamic managerial capabilities: Configuration and orchestration of top executives' capabilities and the firm's dominant logic. *Strategic management journal*, 34(2), pp.233-244.

- Korte, R. and Mercurio, Z.A., 2017. Pragmatism and human resource development: Practical foundations for research, theory, and practice. *Human Resource Development Review*, 16(1), pp.60-84.
- Kotter, J.P., 2012. *Leading change*. Harvard business press.
- Kovács, G. a. S. M., 2011. Humanitarian logistics and supply chain management: the start of a new journal. *Journal of Humanitarian Logistics and Supply Chain Management*.
- Kraimer, M., Seibert, S. and Wayne, J. (2011). 'Antecedents and outcomes of organizational support for development: The critical role of database'. *Journal of Applied Psychology*, 96(3): p. 485-500.
- Kramar, R. (2014). Beyond strategic human resource management: is sustainable human resource management the next approach? *The International Journal of Human Resource Management*, vol. 25, iss. 8, pp. 1069-1089.
- Kramar, R., 2014. Beyond strategic human resource management: is sustainable human resource management the next approach?. *The international journal of human resource management*, 25(8), pp.1069-1089.
- Kramar, R., 2014. Beyond strategic human resource management: is sustainable human resource management the next approach?. *The International Journal of Human Resource Management*, 25(8), pp.1069-1089.
- Kumar, D. and Siddika, H., 2017. BENEFITS OF TRAINING AND DEVELOPMENT PROGRAM ON EMPLOYEES' PERFORMANCE: A STUDY WITH SPECIAL REFERENCE TO BANKING SECTOR IN BANGLADESH. *International Journal of Research-Granthaalayah*, 5(12), pp.77-88.
- Kumar, V. (2010). Customer relationship management. *Wiley international encyclopedia of marketing*.
- Kurt, L. (2004). Kurt Lewin and the Planned Approach to Change: A Re-appraisal. *Journal of Management Studies*, 41: 977–1002.
- Lakshmi, S. and Mohideen, M.A., 2013. Issues in Reliability and Validity of Research. *International journal of management research and reviews*, 3(4), p.2752.
- Lamba, S. and Choudhary, N., 2013. Impact of HRM practices on organizational commitment of employees. *International Journal of Advancements in Research and Technology*, 2(4), pp.407-423.
- Landy, F. J. a. F. J. L., 1983. *The measurement of work performance*. New York: : Academic Press.

- Lawler, E. (1990). *High Involvement Management. Participative Strategies for Improving Organizational Performance*. San Francisco: Jossey-Bass Publishers.
- Lawler, E. E. B. G. S. a. M. M., 2012. What makes performance appraisals effective?. *Compensation and Benefits Review*, Volume 44, p. 191– 200.
- Lee, D.K., Yoon, M.H., Kang, Y.P., Yu, J., Park, J.H., Lee, J. and Kwon, S.W., 2013. Comparison of primary and secondary metabolites for suitability to discriminate the origins of *Schisandra chinensis* by GC/MS and LC/MS. *Food chemistry*, 141(4), pp.3931-3937.
- Lee, V.H., Ooi, K.B., Chong, A.Y.L. and Tan, B.I., 2011. HRM practices and organisational learning: a critical review and research agenda. *International Journal of Innovation and Learning*, 10(4), pp.414-428.
- Lengnick-Hall, C.A., Beck, T.E. and Lengnick-Hall, M.L., 2011. Developing a capacity for organizational resilience through strategic human resource management. *Human Resource Management Review*, 21(3), pp.243-255.
- Levshina, N., 2015. *How to do linguistics with R: Data exploration and statistical analysis*. John Benjamins Publishing Company.
- Little, R.J. and Rubin, D.B., 2019. *Statistical analysis with missing data* (Vol. 793). John Wiley and Sons.
- Liu, M., Rao, D., Yang, L. and Min, Q., 2021. Subsidy, training or material supply? The impact path of eco-compensation method on farmers' livelihood assets. *Journal of Environmental Management*, 287, p.112339.
- Locke, E., 2006. New Directions in Goal-Setting Theory. pp. 265-268.
- Lohse, S., 2017. Pragmatism, ontology, and philosophy of the social sciences in practice. *Philosophy of the social sciences*, 47(1), pp.3-27.
- Lopez, V. and Whitehead, D., 2013. Sampling data and data collection in qualitative research. *Nursing and midwifery research: methods and appraisal for evidence-based practice*, pp.123-40.
- Lukac, E.G. and Frazier, D., 2012. Linking strategy to value. *Journal of Business Strategy*, 33(4), pp.49-57.
- Madanat, H.G. and Khasawneh, A.S., 2018. LEVEL OF EFFECTIVENESS OF HUMAN RESOURCE MANAGEMENT PRACTICES AND ITS IMPACT ON EMPLOYEES'SATISFACTION IN THE BANKING SECTOR OF JORDAN. *Journal of Organizational Culture, Communications and Conflict*, 22(1), pp.1-19.

- Madison, D.S., 2011. *Critical ethnography: Method, ethics, and performance*. Sage publications.
- Mahmood, A., Akhtar, M.N., Talat, U., Shuai, C. and Hyatt, J.C., 2019. Specific HR practices and employee commitment: the mediating role of job satisfaction. *Employee Relations: The International Journal*.
- Malik, M.S. and Islam, U., 2019. Cybercrime: an emerging threat to the banking sector of Pakistan. *Journal of Financial Crime*, 26(1), pp.50-60.
- Marchington, M., 2015. Human resource management (HRM): Too busy looking up to see where it is going longer term?. *Human Resource Management Review*, 25(2), pp.176-187.
- Marler, J.H. and Boudreau, J.W., 2017. An evidence-based review of HR Analytics. *The International Journal of Human Resource Management*, 28(1), pp.3-26.
- Marler, J.H. and Fisher, S.L., 2013. An evidence-based review of e-HRM and strategic human resource management. *Human Resource Management Review*, 23(1), pp.18-36.
- Marler, J.H., 2012. Strategic human resource management in context: a historical and global perspective. *Academy of Management Perspectives*, 26(2), pp.6-11.
- Martínez-Mesa, J., González-Chica, D.A., Duquia, R.P., Bonamigo, R.R. and Bastos, J.L., 2016. Sampling: how to select participants in my research study?. *Anais brasileiros de dermatologia*, 91(3), pp.326-330.
- Martocchio, J.J., 2011. *Strategic compensation: A human resource management approach*. Pearson Education India.
- Massimi, M. (2018). Four kinds of perspectival truth. *Philosophy and Phenomenological Research*, 96(2), 342-359.
- Mazhar, R., Sarwar, M.A., Malik, M.Y., Nazam, M. and Mazhar, S., 2020. Impact of High Performance Work Systems on Organizational Performance: A Case of Banking Sector of Pakistan. *International Journal of Asian Business and Information Management (IJABIM)*, 11(4), pp.16-28.
- McCusker, K. and Gunaydin, S., 2015. Research using qualitative, quantitative or mixed methods and choice based on the research. *Perfusion*, 30(7), pp.537-542.
- McCusker, K. and Gunaydin, S., 2015. Research using qualitative, quantitative or mixed methods and choice based on the research. *Perfusion*, 30(7), pp.537-542.
- McDaniel, C. and Gates, R., 2013. *Marketing research*. Singapore.

- McDermott, A.M., Conway, E., Rousseau, D.M. and Flood, P.C., 2013. Promoting effective psychological contracts through leadership: The missing link between HR strategy and performance. *Human Resource Management*, 52(2), pp.289-310.
- McGrath, R.G., 2013. *The end of competitive advantage: How to keep your strategy moving as fast as your business*. Harvard Business Review Press.
- McIntosh, M.J. and Morse, J.M., 2015. Situating and constructing diversity in semi-structured interviews. *Global qualitative nursing research*, 2, p.2333393615597674.
- McLaren, J., 2017. Globalization and labor market dynamics.. *Annual Review of Economics*, 9 (1), p. 177–200.
- McLaren, J., 2017. Globalization and labor market dynamics.. *Annual Review of Economics*, 9 (1), p. 177–200.
- Mehta, E., 2016. Literature review on HR practice in banking sector. *International Research Journal of Engineering, IT and Scientific Research*, 2(7), pp.115-124.
- Mehta, E., 2016. Literature review on HR practice in banking sector. *International Research Journal of Engineering, IT and Scientific Research*, 2(7), pp.115-124.
- Mello, J.A. (2002). *Strategic Human Resource Management*, South-Western Publications.
- Messersmith, J.G. and Wales, W.J., 2013. Entrepreneurial orientation and performance in young firms: The role of human resource management. *International Small Business Journal*, 31(2), pp.115-136.
- Metcalfe, B. D. a. M. T., 2011. . Leadership, social development and political economy in the Middle East: An introduction. In B. D.Metcalfe (Ed.), *Leadership development in the Middle East ..* p. 1–60.
- Metcalfe, B. D. a. M. T., 2011. Leadership, social development and political economy in the Middle East: An introduction. In B. D.Metcalfe (Ed.),. *Volume Edward Elgar.*, p. 1–60.
- Milheim, K., 2012. Toward a Better Experience: Examining Student Needs in the Online Classroom through Maslow’s Hierarchy of Needs Model. *Journal of Online Learning and Teaching*, 8(2).
- Miller, M.J., 2012. Reliability and validity. Western International University, pp.1-3.
- Minbaeva, D.B. (2005), “HRM practices and MNC knowledge transfer”, *Personal Review*, Vol. 34 No. 1, pp. 125-144.
- Mishkin, F.S. (2001). *The Economics of Money, Banking Financial Markets*, 6th ed., AddisonWesley, Reading, M.A.

- Mitchell, R., Obeidat, S. and Bray, M. (2013). The Effect of strategic human resource management on organizational performance: The mediating role of high-performance human resource practices, *Human Resource Management*, vol. 52, iss. 6, pp. 899-921
- Mitchell, R., Obeidat, S. and Bray, M., 2013. The effect of strategic human resource management on organizational performance: the mediating role of high-performance human resource practices. *Human Resource Management*, 52(6), pp.899-921.
- Mkansi, M. and Acheampong, E.A., 2012. Research philosophy debates and classifications: students' dilemma. *Electronic Journal of Business Research Methods*, 10(2), pp.132-140.
- Mohajan, H.K., 2017. Two criteria for good measurements in research: Validity and reliability. *Annals of Spiru Haret University. Economic Series*, 17(4), pp.59-82.
- Mohlala, J., Goldman, G. A. and Goosen, X. (2012). Employee retention within the information technology division of a South African bank. *SA Journal of Human Resource Management*, 10(2), 1-11.
- Mohsan, F., Nawaz, M.M., Khan, M.S., Shaukat, Z. and Aslam, N., 2011. Are employee motivation, commitment and job involvement inter-related: Evidence from banking sector of Pakistan. *International Journal of Business and Social Science*, 2(17).
- Moisescu, O.I., 2017. From CSR to customer loyalty: An empirical investigation in the retail banking industry of a developing country. *Scientific Annals of Economics and Business*, 64(3), pp.307-323.
- Mojtahed, R., Nunes, M.B., Martins, J.T. and Peng, A., 2014. Equipping the constructivist researcher: The combined use of semi-structured interviews and decision-making maps. *Electronic Journal of Business Research Methods*, 12(2), p.87.
- Mondy, R.W. (2010). *Human Resource Management*, 11th Edition. Upper Saddle River, New Jersey: Prentice Hall.
- Moomal, A. and Masrom, M., 2015. ICT Development and Its Impact on e-Business and HRM Strategies in the Organizations of Pakistan. *Journal of Advanced Management Science Vol*, 3(4).
- Morgan, D.L., 2013. *Integrating qualitative and quantitative methods: A pragmatic approach*. Sage publications.
- Morgan, D.L., 2014. Pragmatism as a paradigm for social research. *Qualitative Inquiry*, 20(8), pp.1045-1053.
- Morley, M., Valverde, M., Ryan, G. and Soler, C., 2006. Distributing HRM responsibilities: a classification of organisations. *Personnel Review*

- Morrison, R.L., Dillman, D.A. and Christian, L.M., 2010. Questionnaire design guidelines for establishment surveys. *Journal of Official Statistics*, 26(1), p.43.
- Moser, A. and Korstjens, I., 2018. Series: Practical guidance to qualitative research. Part 3: Sampling, data collection and analysis. *European Journal of General Practice*, 24(1), pp.9-18.
- Mugera, A.W., 2012. Sustained competitive advantage in agribusiness: Applying the resource-based theory to human resources. *International Food and Agribusiness Management Review*, 15(1030-2016-82811), pp.27-48.
- Muriithi, A.N., 2017. *Effect of job description on employee performance at the ministry of water and irrigation* (Doctoral dissertation, University of Nairobi).
- Murphy, K., 2019. Performance evaluation will not die, but it should. *Human Resource Management Journal*.
- Mwamikazi, E., Fournier-Viger, P., Moghrabi, C. and Baudouin, R., 2014, September. A dynamic questionnaire to further reduce questions in learning style assessment. In *IFIP International Conference on Artificial Intelligence Applications and Innovations* (pp. 224-235). Springer, Berlin, Heidelberg.
- Myers, K.K. and Powers, S.R., 2017. Mixed methods. *The International Encyclopedia of Organizational Communication*, pp.1-11.
- Nabi, M.N., Syduzzaman, M. and Munir, M.S., 2016. The impact of human resource management practices on job performances: A case study of Dhaka Bank Pvt. Ltd., Bangladesh. *Human Resource Management Research*, 6(2), pp.45-54.
- Nadda, V., 2016. HRM Practices in Banking Sector of Pakistan: Case of National Bank of Pakistan.
- Naeem Shahid, M., Aftab, F., Sattar, A. and Ali Saeed, M., 2018. Unhappy on the Job: An Unpleasant Experience Faced by Cashiers in the Banking Sector of Pakistan: Evidence from District Faisalabad. *European Online Journal of Natural and Social Sciences: Proceedings*, 7(1 (s)), pp.pp-19.
- Nam, J. and Lee, H., 2018. High commitment human resource practices and employee behavior: a multi-level analysis. *International Journal of Manpower*, 39(5), pp.674-686.
- Navaid, N., 2015. Impact of Individual Career Planning On Employee Career Development: A Study of Banking Sector of Karachi. 1-INTRODUCTION. *International Journal of Management Sciences and Business Research*, 4(10), pp.99-114.

- Ndubisi, N. a. W. C., 2007. Supplier-customer relationship management and customer loyalty: The banking industry perspective.
- Nejat, P., Jomehzadeh, F., Taheri, M.M., Gohari, M. and Majid, M.Z.A., 2015. A global review of energy consumption, CO2 emissions and policy in the residential sector (with an overview of the top ten CO2 emitting countries). *Renewable and sustainable energy reviews*, 43, pp.843-862.
- Ney, S., 2012. *Resolving messy policy problems: Handling conflict in environmental, transport, health and ageing policy*. Routledge.
- Nishii, L. H., Lepak, D. P., and Schneider, B. (2008). Employee attributions of the “why” of HR practices: Their effects on employee attitudes and behaviors, and customer satisfaction. *Personnel psychology*, 61(3), 503-545. Doi: 10.1111/j.17446570.2008.00121.x
- Noah, Y. (2008). “A Study of Worker Participation in Management Decision Making Within Selected Establishments in Lagos”, Nigeria. *Journal of Social Science*, 17 (1): 31-39.
- Noe, R. A., Hollenbeck, J. R., Gerhart, B., and Wright, P. M. (2007), *Human resource management: Gaining a competitive advantage*, McGraw-Hill, USA.
- Noe, R.A., Hollenbeck, J.R., Gerhart, B. and Wright, P.M., 2017. *Human resource management: Gaining a competitive advantage*. New York, NY: McGraw-Hill Education.
- Noor, S., 2020. HRM Practices on Employee Retention: A Case Study of Bank Al Habib Limited.
- Nyberg, A.J., Moliterno, T.P., Hale Jr, D. and Lepak, D.P., 2014. Resource-based perspectives on unit-level human capital: A review and integration. *Journal of Management*, 40(1), pp.316-346.
- Ocen, E., Francis, K. and Angundaru, G., 2017. The role of training in building employee commitment: the mediating effect of job satisfaction. *European Journal of Training and Development*.
- Ochieng, P.A., 2009. An analysis of the strengths and limitation of qualitative and quantitative research paradigms. *Problems of Education in the 21st Century*, 13, p.13.
- Okoye, P.V.C. and Ezejiofor, R.A., 2013. The effect of human resources development on organizational productivity. *International Journal of Academic Research in Business and Social Sciences*, 3(10), p.250.
- Omary, S. (2007). Effective human resources planning under strategic planning - A case study in phosphate. Unpublished master thesis, Mohamed University, Algeria.

- Onwuegbuzie, A.J., Leech, N.L. and Collins, K.M., 2010. Innovative data collection strategies in qualitative research. *The qualitative report*, 15(3), pp.696-726.
- Orga, C.C. and Ogbo, A.I., 2012. Evaluating the challenges of human resource management in Nigeria. *European Journal of Business and management*, 4(13), pp.78-86.
- Paauwe, J. and Boon, C., 2018. Strategic HRM: A critical review. In *Human Resource Management* (pp. 49-73). Routledge.
- Paauwe, J., Wright, P. and Guest, D., 2013. HRM and performance: What do we know and where should we go. *HRM and performance: Achievements and challenges*, pp.1-13.
- Padhaya, P.R., Bhattarai, L., Acharya, L.N. and Adhikari, S., 2021. Performance Appraisal System and Effectiveness of Universities in Nepal. *International Journal of Advance Research and Innovative Ideas in Education*, 7(2), pp.43-48.
- Pahi, M.H., Hamid, K.A. and Khalid, N., 2016. Save talent of banking sector of Pakistan: Mediating job satisfaction between job stress and employee turnover intention. *International Review of Management and Marketing*, 6(3), pp.617-624.
- Palmatier, R. S. L. a. J.-B. E., 2007. Customer Loyalty to Whom? Managing the Benefits and Risks of Salesperson-Owned Loyalty. 44(2), pp. 185-199.
- Park, Y. S., Konge, L., and Artino Jr, A. R. (2020). The positivism paradigm of research. *Academic Medicine*, 95(5), 690-694.
- Parvaiz, G.S., Mufti, O. and Wahab, M., 2016. Pragmatism for mixed method research at higher education level. *Business and Economic Review*, 8(2), pp.67-79.
- Parvatiyar, A., and Sheth, J. N. (2001). Customer relationship management: Emerging practice, process, and discipline. *Journal of Economic and Social Research*, 3(2).
- Pathak, A. and Intratat, C., 2016. Use of semi-structured interviews to investigate teacher perceptions of student collaboration. *Malaysian Journal of ELT Research*, 8(1), p.10.
- Paukert, S.M., Guay, R.P. and Kim, Y.J., 2021. Perceptions of HR: an analysis of millennial and postmillennial insights. *Organization Management Journal*.
- Payne, A. a. P. F., 2005 . A Strategic Framework for Customer Relationship Management.
- Pelto, P.J., 2015. What is so new about mixed methods?. *Qualitative Health Research*, 25(6), pp.734-745.
- Peppers, D. and Rogers, M., 2004. Managing customer relationships: A strategic framework. John Wiley & Sons.
- performance. *Journal of Naval Sciences and Engineering*, 6(2), pp.100-116.

- Peter, A. and Robert, E., 2015. Managing human resources and technology innovation: the impact of process and outcome uncertainties. *International Journal of Innovation Science*, 7(2), pp.91-106.
- Peters, K. and Halcomb, E., 2015. Interviews in qualitative research. *Nurse Researcher (2014+)*, 22(4), p.6.
- Petty, N.J., Thomson, O.P. and Stew, G., 2012. Ready for a paradigm shift? Part 2: Introducing qualitative research methodologies and methods. *Manual therapy*, 17(5), pp.378-384.
- Phakiti, A., 2013. Questionnaire development and analysis. *The companion to language assessment*, 3, pp.1245-1261.
- Phellas, C.N., Bloch, A. and Seale, C., 2011. Structured methods: interviews, questionnaires and observation. *Researching society and culture*, 3.
- Piotrowski, C. a. A. T., 2006. Current recruitment and selection practices: A national survey of Fortune 1000 firms. *North American Journal of Psychology*.
- Polit, D.F. and Beck, C.T., 2010. Generalization in quantitative and qualitative research: Myths and strategies. *International journal of nursing studies*, 47(11), pp.1451-1458.
- Prasetyo, S. and Arafat, Y., 2021. The Contribution of Work Motivation and Training Towards Employee Performance at the Inland Water and Ferries Transport Polytechnic of Palembang. *KnE Social Sciences*, pp.573-582.
- Priya, T. U. and Eshwar, T. S. (2014). Rewards, motivation and job satisfaction of employees in commercial bank- An investigative analysis.
- Qaisar Danish, R., Shahid, F., Bano, S., Fawad Ali, H. and Afzal Humayon, A., 2019. Supervision support and turnover intension: Impact of employee's training in banking sector of Pakistan. *European Online Journal of Natural and Social Sciences: Proceedings*, 8(1 (s)), pp.pp-121.
- Quinlan, C., Babin, B., Carr, J. and Griffin, M., 2019. *Business research methods*. South Western Cengage.
- Quinlan, M. a. B. P., 2009. Overstretched and Unreciprocated Commitment: Reviewing Research on the Occupational Health and Safety Effects of Downsizing and Job Insecurity. 39(1), pp. 1-44.
- Quinlan, M. a. M. C., 2001 . The Health and Safety Effects of Job Insecurity: An Evaluation of the Evidence. *The Economic and Labour Relations Review*.
- Qureshi, M.A., 2015. Human resource practices in Pakistan banking sector: A conceptual framework including personality traits, emotional intelligence and employee

- performance. *International Journal Of Scientific And Research Publications*, 5(1), pp.78-95.
- Qureshi, M.A., 2015. Human resource practices in Pakistan banking sector: A conceptual framework including personality traits, emotional intelligence and employee performance. *International Journal Of Scientific And Research Publications*, 5(1), pp.78-95.
- Qureshi, M.A., 2015. Human resource practices in Pakistan banking sector: A conceptual framework including personality traits, emotional intelligence and employee performance. *International Journal Of Scientific And Research Publications*, 5(1), pp.78-95.
- Rahi, S., 2017. Research design and methods: A systematic review of research paradigms, sampling issues and instruments development. *International Journal of Economics & Management Sciences*, 6(2), pp.1-5.
- Rahi, S., 2017. Research design and methods: A systematic review of research paradigms, sampling issues and instruments development. *International Journal of Economics and Management Sciences*, 6(2), pp.1-5.
- Rahimi, R., Nadda, V. and Hamid, M., 2016. HRM Practices in Banking Sector of Pakistan: Case of National Bank of Pakistan. *International Journal of Asian Business and Information Management (IJABIM)*, 7(2), pp.25-50.
- Rahimi, R., Nadda, V. and Hamid, M., 2016. HRM Practices in Banking Sector of Pakistan: Case of National Bank of Pakistan. *International Journal of Asian Business and Information Management (IJABIM)*, 7(2), pp.25-50.
- Rahimi, R., Nadda, V. and Hamid, M., 2016. HRM Practices in Banking Sector of Pakistan: Case of National Bank of Pakistan. *International Journal of Asian Business and Information Management (IJABIM)*, 7(2), pp.25-50.
- Raja, J.Z., Green, S.D., Leiringer, R., Dainty, A. and Johnstone, S., 2013. Managing multiple forms of employment in the construction sector: implications for HRM. *Human Resource Management Journal*, 23(3), pp.313-328.
- Ramiz, R. and Raouf, A. (2010). Efficiencies of Pakistani Banking Sector: A Comparative Study. *International Research Journal of Finance and Economics*, Issue 46
- Rammal, H.G. and Parker, L.D., 2013. Islamic banking in Pakistan: A history of emergent accountability and regulation. *Accounting History*, 18(1), pp.5-29.

- Rana, M.H. and Malik, M.S., 2017. Impact of human resource (HR) practices on organizational performance. *International Journal of Islamic and Middle Eastern Finance and Management*.
- Rana, M.H. and Malik, M.S., 2017. Impact of human resource (HR) practices on organizational performance. *International Journal of Islamic and Middle Eastern Finance and Management*.
- Randhawa, N., 2017. Performance Evaluation System – Key to Employee Development. *International Journal of Research in Business Management*, pp. 21-34.
- Ranney, M.L., Meisel, Z.F., Choo, E.K., Garro, A.C., Sasson, C. and Morrow Guthrie, K., 2015. Interview-based qualitative research in emergency care part II: Data collection, analysis and results reporting. *Academic Emergency Medicine*, 22(9), pp.1103-1112.
- Rashidi, A.A. and Rahman, D.M., 2013. Retention issues in banking industry of Pakistan: A case study of Habib Metro and Soneri Bank. *Journal of Independent Studies and Research*, 11(1), pp.57-67.
- Rashidi, A.A. and Rahman, D.M., 2013. Retention issues in banking industry of Pakistan: A case study of Habib Metro and Soneri Bank. *Journal of Independent Studies and Research*, 11(1), pp.57-67.
- Rasmussen, T. and Ulrich, D., 2015. Learning from practice: how HR analytics avoids being a management fad. *Organizational Dynamics*, 44(3), pp.236-242.
- Rasool, S.F., Samma, M., Anjum, A., Munir, M. and Khan, T.M., 2019. Relationship between modern human resource management practices and organizational innovation: Empirical Investigation from banking sector of China. *Int. Trans. J. Eng. Manag. Appl. Sci. Technol*, 10, pp.1-11.
- Ravi, V. (2001). Model of A Quality System for Training Development in Organisations, *Indian Journal of Training and Development*, 1(1), PP: 57-63.
- Raworth, K., Sweetman, C., Narayan, S., Rowlands, J. and Hopkins, A., 2012. *Conducting semi-structured Interviews*. Oxfam.
- Raymond N., (2013). *Employee Training and Development* (6th ed). Ohio, USA: McGrawHill Education
- Regmi, P.R., Waithaka, E., Paudyal, A., Simkhada, P. and Van Teijlingen, E., 2016. Guide to the design and application of online questionnaire surveys. *Nepal journal of epidemiology*, 6(4), p.640.
- Reiche, B.S., Lee, Y.T. and Quintanilla, J., 2012. Cultural perspectives on comparative HRM. *Handbook of research on comparative human resource management*, pp.51-68.

- Render, B. and Stair Jr, R.M., 2016. *Quantitative Analysis for Management, 12e*. Pearson Education Inc.
- Rimando, M., Brace, A.M., Namageyo-Funa, A., Parr, T.L., Sealy, D.A., Davis, T.L., Martinez, L.M. and Christiana, R.W., 2015. Data collection challenges and recommendations for early career researchers. *The Qualitative Report, 20*(12), pp.2025-2036.
- Rizwan, M., Khan, M.N., Nadeem, B. and Abbas, Q., 2016. The impact of workforce diversity towards employee performance: Evidence from banking sector of Pakistan. *American Journal of Marketing Research, 2*(2), pp.53-60.
- Rizwan, M., Khan, M.N., Nadeem, B. and Abbas, Q., 2016. The impact of workforce diversity towards employee performance: Evidence from banking sector of Pakistan. *American Journal of Marketing Research, 2*(2), pp.53-60.
- Rizwan, M.A., Younas, M.Z., Zahra, H.S. and Jamil, Z., 2020. External monetary constraints imposed by developed economies on developing economies: Empirical evidence from Pakistan. *Asian Development Policy Review, 8*(1), pp.7-29.
- Roberts, L.D., 2015. Ethical issues in conducting qualitative research in online communities. *Qualitative Research in Psychology, 12*(3), pp.314-325.
- Robertson, I. C. C. S. M. a. C. T., 2015. Resilience training in the workplace from 2003 to 2014: A systematic review.. *Journal of Occupational and Organizational Psychology, 88*(3), p. 533–562.
- Robson, C., 2011. *Real world research* (Vol. 3). Chichester: Wiley.
- Roshchin, S. and Travkin, P., 2017. Determinants of on-the-job training in enterprises: the Russian case. *European Journal of Training and Development*.
- Roy, N.C. and Vishwanathan, T., 2018. Workforce challenges in Indian banking scenario—Journey from identification till mitigation. *Current Science, 115*(4), p.739.
- Rubel, M.R.B., Rimi, N.N., Yusliza, M.Y. and Kee, D.M.H., 2018. High commitment human resource management practices and employee service behaviour: Trust in management as mediator. *IIMB Management Review, 30*(4), pp.316-329.
- Ruff, F., 2015. The advanced role of corporate foresight in innovation and strategic management—Reflections on practical experiences from the automotive industry. *Technological Forecasting and Social Change, 101*, pp.37-48.
- Russell, R.M., 2013. Research methods. *Final Report on the 2013 Season of The Mayapán Taboo Cenote Project*, p.23.

- Ryan, G. (2018). Introduction to positivism, interpretivism and critical theory. *Nurse researcher*, 25(4), 41-49.
- Rygielski, C., Wang, J. C., and Yen, D. C. (2002). Data mining techniques for customer relationship management. *Technology in society*, 24(4), 483-502.
- Sabir, F., Abrar, M., Bashir, M., Baig, S.A. and Kamran, R., 2015. E-HRM impact towards company's value creation: Evidence from banking sector of Pakistan. *International Journal of Information, Business and Management*, 7(2), p.123.
- Saeed, R., Mussawar, S., Lodhi, R.N., Iqbal, A., Nayab, H.H. and Yaseen, S., 2013. Factors affecting the performance of employees at work place in the banking sector of Pakistan. *Middle-East Journal of Scientific Research*, 17(9), pp.1200-1208.
- Said, J., Alam, M.M., Ramli, M. and Rafidi, M., 2017. Integrating ethical values into fraud triangle theory in assessing employee fraud: Evidence from the Malaysian banking industry. *Journal of International Studies*, 10(2), pp.170-184.
- Sakapurnama, E., and Kusumastuti, R. (2013). The development of online banking system in Indonesia, implication in human resources management strategy. *Advances in Management and Applied Economics*, 3(2), 123–134.
- Saks, A.M and Burke, L.A, (2012). ‘An investigation into relationship between training evaluation and the transfer of training’ *International Journal of Training and Development* 16(2): p.118-27.
- Sal, A. and Raja, M., 2016. The impact of training and development on employees performance and productivity. *International Journal of Management Sciences and Business Research*, 5(7).
- Sal, A. and Raja, M., 2016. The impact of training and development on employees performance and productivity. *International Journal of Management Sciences and Business Research*, 5(7).
- Samal24, J., 2015. Performance management system in banking sector: A selective literature review.
- Sana, Z. and Farooq, A. (2013). The Banking Sector of Pakistan: The Case of Its Growth and Impact on Revenue Generation 2007 to 2012. *IOSR Journal of Economics and Finance*, Vo. 1(5), PP 46-50.
- Sanchez, J. W. P. K. a. V. D., 2017. Corporate Support in the Aftermath of a Natural Disaster: Effects on Employee Strains. 38(2).

- Sanders, K., Shipton, H. and Gomes, J.F., 2014. Guest editors' introduction: Is the HRM process important? Past, current, and future challenges. *Human Resource Management*, 53(4), pp.489-503.
- Saranya, A. a. J. G., 2016. A study about impact of motivation factors on human resource performance outcomes at corporate multi speciality hospitals, Chennai. *South Asian Journal of Marketing & Management Research*, pp. 1-11.
- Saridakis, G., Lai, Y. and Cooper, C.L., 2017. Exploring the relationship between HRM and firm performance: A meta-analysis of longitudinal studies. *Human Resource Management Review*, 27(1), pp.87-96.
- Sarker, A.R., 2014. Increasing employee job satisfaction as well as organizational performance through effective HRM practices in private commercial banking sector of Bangladesh. *Journal of Economics and Sustainable development*, 5(10), pp.157-165.
- Sarker, A.S., 2017. Human resource management practices and employee performance in banking sector of Bangladesh. *Journal of Human Resource Management*, 20(1), pp.68-80.
- Sarstedt, M., Bengart, P., Shaltoni, A.M. and Lehmann, S., 2018. The use of sampling methods in advertising research: A gap between theory and practice. *International Journal of Advertising*, 37(4), pp.650-663.
- Sattar, T., Ahmad, K. and Hassan, S.M., 2015. Role of human resource practices in employee performance and job satisfaction with mediating effect of employee engagement. *Pakistan Economic and Social Review*, pp.81-96.
- Savin-Baden, M. and Major, C.H., 2013. Qualitative Research: The Essential Guide to Theory and Practice. *Qualitative Research: The Essential Guide to Theory and Practice*. Routledge.
- Sbp.org.pk, 2021. [online] Sbp.org.pk. Available at: <<https://www.sbp.org.pk/about/speech/2001/ibpspeech.pdf>> [Accessed 2 March 2021].
- Schatz, E., 2012. Rationale and procedures for nesting semi-structured interviews in surveys or censuses. *Population studies*, 66(2), pp.183-195.
- Schuler, R. and E. Jackson, S., 2014. Human resource management and organizational effectiveness: yesterday and today. *Journal of Organizational Effectiveness: People and Performance*, 1(1), pp.35-55.

- Schuler, R.S. and Jackson, S.E., 2008. *Strategic human resource management*. John Wiley and Sons.
- Sedgwick, P., 2014. Cross sectional studies: advantages and disadvantages. *Bmj*, 348, p.g2276.
- Sefotho, M.M., 2015. A researcher's dilemma: Philosophy in crafting dissertations and theses. *Journal of Social Sciences*, 42(1-2), pp.23-36.
- Sewu, G.J.A., Gyabeng, E., Dadzie, A.A. and Nkrumah, N.K., 2019. The Effect of Occupational Health and Safety Management on Performance in the Banking Sector, Ghana. *International Journal of Business and Management*, 14(10).
- Shah, M. and Asad, M., 2018. Effect of motivation on employee retention: Mediating role of perceived organizational support. *European Online Journal of Natural and Social Sciences*, 7(2), pp.511-520.
- Shahid, M., 2018, Understanding Organizational Structure and HRM Practices in Banking Sector.
- Shahid, M., 2018. Understanding Organizational Structure and HRM Practices in Banking Sector.
- Shahid, M.N., Latif, K., Sohail, N. and Ashraf, M.A., 2011. Work stress and employee performance in banking sector evidence from district Faisalabad, Pakistan. *Asian Journal of Business and Management Sciences*, 1(7), pp.38-47.
- Shahzad, F., Iqbal, Z. and Gulzar, M., 2013. Impact of organizational culture on employees job performance: An empirical study of software houses in Pakistan. *Journal of Business Studies Quarterly*, 5(2), p.56.
- Shaikh, A.A., Glavee-Geo, R. and Karjaluto, H., 2017. Exploring the nexus between financial sector reforms and the emergence of digital banking culture—Evidences from a developing country. *Research in International Business and Finance*, 42, pp.1030-1039.
- Shaikh, A.A., Glavee-Geo, R. and Karjaluto, H., 2017. Exploring the nexus between financial sector reforms and the emergence of digital banking culture—Evidences from a developing country. *Research in International Business and Finance*, 42, pp.1030-1039.
- Sharma, A. and Sharma, T., 2017. HR analytics and performance appraisal system. *Management Research Review*.

- Shaw, J.D., Park, T.Y. and Kim, E., 2013. A resource-based perspective on human capital losses, HRM investments, and organizational performance. *Strategic management journal*, 34(5), pp.572-589.
- Shukla, N., Wilson, E. and Boddy, J., 2014. Combining thematic and narrative analysis of qualitative interviews to understand children's spatialities in Andhra Pradesh, India.
- Shukla, S., 2014. Emerging issues and challenges for HRM in public sectors banks of India. *Procedia-Social and Behavioral Sciences*, 133, pp.358-363.
- Shukla, S., 2014. Emerging issues and challenges for HRM in public sectors banks of India. *Procedia-Social and Behavioral Sciences*, 133, pp.358-363.
- Shusterman, R., 2016. *Practicing philosophy: Pragmatism and the philosophical life*. Routledge.
- Siddiqui, D.A. and Sahar, N., 2019. The impact of training & development and communication on employee engagement—A study of banking sector. Sahar, N. and Siddiqui, DA (2019). *The Impact of Training & Development and Communication on Employee Engagement—A Study of Banking Sector. Business Management and Strategy*, 10(1), pp.23-40.
- Siengthai, S. and Pila-Ngarm, P., 2016, August. The interaction effect of job redesign and job satisfaction on employee performance. In *Evidence-based HRM: a Global Forum for Empirical Scholarship* (Vol. 4, No. 2, pp. 162-180). Emerald Group Publishing Limited.
- Silverman, D. ed., 2020. *Qualitative research*. Sage Publications Limited.
- Slade, S., 1991. Case-based reasoning: A research paradigm. *AI magazine*, 12(1), pp.42-42.
- Smith, J.A. ed., 2015. *Qualitative psychology: A practical guide to research methods*. Sage.
- Soiferman, L.K., 2010. Compare and Contrast Inductive and Deductive Research Approaches. *Online Submission*.
- Soltes, V. and Gavurova, B., 2015. Modification of performance measurement system in the intentions of globalization trends. *Polish Journal of Management Studies*, 11.
- Spreitzer, G.M., and Mishra, A.K. (1999) "Giving UP Control Without Losing Control: Effects on Managers' Involving Employees in Decision Making". *Group and Organization Management*, 24 (2): 155-187.
- Stanit, A. and Todericiu, R. (2014). Globalization implications for strategic human resource management. In Boldea, I. (ed.) *Globalization and intercultural dialogue: multidisciplinary perspectives - economy and management*, 2nd International

- Conference on Globalization, Intercultural Dialogue and National Identity, Romania, pp. 240-246
- Štefančíková, A. (2015). Investície do rozvoja ľudského kapitálu v kontexte ekonomického myslenia. *Sociálno-ekonomická revue*, vol. 2, pp. 33-41.
- Stephens, R.G., Dunn, J.C. and Hayes, B.K., 2018. Are there two processes in reasoning? The dimensionality of inductive and deductive inferences. *Psychological Review*, 125(2), p.218.
- Stewart, A. and Stanford, J., 2017. Regulating work in the gig economy: What are the options?. *The Economic and Labour Relations Review*, 28(3), pp.420-437.
- Stone, D.L. and Dulebohn, J.H., 2013. Emerging issues in theory and research on electronic human resource management (eHRM).
- Storey, J., 2014. *New Perspectives on Human Resource Management (Routledge Revivals)*. Routledge.
- Subat, A., Rahman, M.M. and Rahman, M.R., 2020. Employees Perception on Recruitment and Selection Process in Banking Sector of Bangladesh. *The Journal of Management Theory and Practice (JMTP)*, 1(3), pp.21-27.
- Subedi, D., 2016. Explanatory sequential mixed method design as the third research community of knowledge claim. *American Journal of Educational Research*, 4(7), pp.570-577.
- Suen, L.J.W., Huang, H.M. and Lee, H.H., 2014. A comparison of convenience sampling and purposive sampling. *Hu Li Za Zhi*, 61(3), p.105.
- Suliman, I. S. and Mousa, A. (2017). Environmental Analysis and its Impact on the Competitive Capabilities of the Commercial Banks Operating in Jordan. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, Vol. 7, No.1, pp. 277–290.
- Sunderland, T.J., 2017. Environmental management standards and certification: do they add value?. In *ISO 14001 and Beyond* (pp. 127-137). Routledge.
- Sutton, J. and Austin, Z., 2015. Qualitative research: Data collection, analysis, and management. *The Canadian journal of hospital pharmacy*, 68(3), p.226.
- Swift, L. and Piff, S., 2014. *Quantitative methods: for business, management and finance*. Macmillan International Higher Education.
- Syed, M.W., Ji Zu Li, M.J. and Ziaullah, M., 2020. Relationship between human resource management practices, relationship commitment and sustainable performance [J]. *Green Finance*, 2(3), pp.227-242.

- Taba, M.I., 2018. Mediating effect of work performance and organizational commitment in the relationship between reward system and employees' work satisfaction. *Journal of Management Development*.
- Tahir, M. A. A. a. A. M., 2010. Do human resource management practices have an impact on financial performance of banks?. *African Journal of Business Management* , 4(7), pp. 1281-1288.
- Tănăsescu, R.I. and Leon, R.D., 2019. Emotional intelligence, occupational stress and job performance in the Romanian banking system: A case study approach. *Management Dynamics in the Knowledge Economy*, 7(3), pp.323-335.
- Taylor, A.O., 2019. *Quantitative Study: Organizational Leadership Style and Employee Satisfaction and Morale in the Banking Industry* (Doctoral dissertation, University of Phoenix).
- Taylor, S.J., Bogdan, R. and DeVault, M., 2015. *Introduction to qualitative research methods: A guidebook and resource*. John Wiley and Sons.
- Teeroovengadum, V. and Nunkoo, R., 2018. 39. Sampling design in tourism and hospitality research. *Handbook of Research Methods for Tourism and Hospitality Management*, p.477.
- Terrell, S.R., 2012. Mixed-methods research methodologies. *The qualitative report*, 17(1), pp.254-280.
- Tetnowski, J., 2015. Qualitative case study research design. *Perspectives on Fluency and Fluency Disorders*, 25(1), pp.39-45.
- The Global Economy, 2021. *Pakistan: Bank assets to GDP*. [Online] Available at: https://www.theglobaleconomy.com/Pakistan/bank_assets_GDP/ [Accessed 14 April 2021]
- Thenews.com.pk, 2021. *Financial sector faces risks from economic vulnerabilities*. [online] Thenews.com.pk. Available at: <<https://www.thenews.com.pk/print/522614-financial-sector-faces-risks-from-economic-vulnerabilities>> [Accessed 2 March 2021].
- Thite, M. a. W. A., 2014. Global HR Roles and Factors Influencing Their Development: Evidence From Emerging Indian IT Services Multinationals. *Human Resource Management*.
- Thite, M.O.H.A.N., Kavanagh, M.J. and Johnson, R.D., 2012. Evolution of human resource management and human resource information systems. *INTRODUCTION TO HUMAN RESOURCE MANAGEMENT*, pp.2-34.

- Thompson, P., 2011. The trouble with HRM. *Human Resource Management Journal*, 21(4), pp.355-367.
- Tinkham, R. a. K. B., 1993. New approaches to managing performance appraisals. *Work Study*, 42(7), pp. 5-7.
- Tiwari, P. and Saxena, K., 2012. Human resource management practices: A comprehensive review. *Pakistan business review*, 9(2), pp.669-705.
- Treiman, D.J., 2014. *Quantitative data analysis: Doing social research to test ideas*. John Wiley and Sons.
- Trigg, A., 2004. Deriving the Engel Curve: Pierre Bourdieu and the Social Critique of Maslow's Hierarchy of Needs. *Review of Social Economy*.
- Tse, D. a. K. C., 2008. Strengthening Customer Loyalty through Intimacy and Passion: Roles of Customer–Firm Affection and Customer–Staff Relationships in Services. *Journal of Marketing Research*, 45(6), pp. 741-756.
- Tumi, N.S., Hasan, A.N. and Khalid, J., 2021. Impact of Compensation, Job Enrichment and Enlargement, and Training on Employee Motivation. *Business Perspectives and Research*, p.2278533721995353.
- Ulrich, D. and Smallwood, N., 2012. What is talent?. *Leader to leader*, 2012(63), pp.55-61.
- Ulrich D. (2005). HR value proposition. Harvard Business School Press
- Uysal, G., 2019. Quantitative Methods in Human Resource Management. *Uysal, Gürhan (2019). Quantitative Methods in Human Resource Management. Journal of Modern Accounting and Auditing*, 15(7), pp.367-370.
- Uzonna, U., 2013. Impact of motivation on employees' performance: A case study of CreditWest Bank Cyprus. *JOURNAL OF ECONOMICS AND INTERNATIONAL FINANCE*, Volume 5, pp. 199-211.
- Vaismoradi, M., Turunen, H. and Bondas, T., 2013. Content analysis and thematic analysis: Implications for conducting a qualitative descriptive study. *Nursing and health sciences*, 15(3), pp.398-405.
- Vassie, L. a. A. O., 2000. Health and Safety Management in UK and Spanish SMEs: A Comparative Study. *Journal of Safety Research*, pp. 35-43.
- Wagacha, K.N. and Maende, C., 2017. Performance appraisal systems and employee productivity in commercial banks in Nairobi County, Kenya. *International Academic Journal of Human Resource and Business Administration*, 2(4), pp.329-346.

- Wagner, A. K. M. a. W. F., 2003. Cross-selling through database marketing: a mixed data factor analyzer for data augmentation and prediction. *International Journal of Research in Marketing*, 20(1), pp. 45-65.
- Waheed, A., Waheed, S., Karamat, J., Ahmad, N. and Majeed, A., 2017. Implementation and adoption of e-HRM in small and medium enterprises of Pakistan. In *Information Technology and Intelligent Transportation Systems* (pp. 573-582). IOS Press.
- Waiganjo, E.W., Mukulu, E. and Kahiri, J., 2012. Relationship between strategic human resource management and firm performance of Kenya's corporate organizations. *International Journal of Humanities and Social Science*, 2(10), pp.62-70
- Wang, Y., Ma, H.S., Yang, J.H. and Wang, K.S., 2017. Industry 4.0: a way from mass customization to mass personalization production. *Advances in Manufacturing*, 5(4), pp.311-320.
- Wani, D., 2013. Job stress and its impact on employee motivation : a study of a select commercial bank.
- Way, S.A. and Johnson, D.E. (2005). Theorizing about the impact of strategic human resource management, *Human Resource Management Review*, vol. 15, pp. 1-19.
- Webster, S. a. V. L. D., 2008. Psychometric analysis of the UK Health and Safety Executive's Management Standards work-related stress Indicator Tool. *An International Journal of Work, Health & Organisations*, pp. 96-107.
- Weigold, A., Weigold, I.K. and Russell, E.J., 2013. Examination of the equivalence of self-report survey-based paper-and-pencil and internet data collection methods. *Psychological methods*, 18(1), p.53.
- Wilcox, R. L. S. a. S. B., 2005. Cross-Selling Sequentially Ordered Products: An Application to Consumer Banking Services. pp. 233-239.
- Wildemuth, B.M. ed., 2016. *Applications of social research methods to questions in information and library science*. ABC-CLIO.
- Wildemuth, B.M. ed., 2016. *Applications of social research methods to questions in information and library science*. ABC-CLIO.
- Williams, W. a. D. S., 2009. A new protocol for training severely impaired patients in the usage of memory journals. pp. 1061-1076.
- Williamson, I.O., Burnett, M.F. and Bartol, K.M. (2009). The Interactive Effect of Collectivism and Organizational Rewards on Affective Organizational Commitment. *Cross Cultural Management: An International Journal*, 16, 28–43.
- Wilson, S., 2008. Research is ceremony: Indigenous research methods.

- Wilson, V., 2016. Research methods: sampling. *Evidence Based Library and Information Practice*, 11(1 (S)), pp.69-71.
- Windasari, W. and Yahya, M.Z., 2021. Does Compensation Important? The Effect of Compensation on Teachers Performance in Vocational High School. *Jurnal Kependidikan: Jurnal Hasil Penelitian dan Kajian Kepustakaan di Bidang Pendidikan, Pengajaran dan Pembelajaran*, 7(1), pp.42-49.
- Woo, S.E., O'Boyle, E.H. and Spector, P.E., 2017. Best practices in developing, conducting, and evaluating inductive research.â
- Worster, W.T., 2013. The inductive and deductive methods in customary international law analysis: traditional and modern approaches. *Geo. J. Int'l L.*, 45, p.445.
- Wright, P. M., Gardner, T. M., and Moynihan, L. M. (2003). The impact of HR practices on the performance of business units. *Human Resource Management Journal*, 13(3), 21-36.
- Wright, P.M. and McMahan, G.C. (1992). Theoretical perspectives for strategic human resource management. *Journal of Management*, vol. 18, pp. 295-320.
- Wright, P.M. and McMahan, G.C., 1992. Theoretical perspectives for strategic human resource management. *Journal of management*, 18(2), pp.295-320.
- Wright, P.M. and McMahan, G.C., 2011. Exploring human capital: putting 'human' back into strategic human resource management. *Human resource management journal*, 21(2), pp.93-104.
- Wright, S., O'Brien, B.C., Nimmon, L., Law, M. and Mylopoulos, M., 2016. Research design considerations. *Journal of graduate medical education*, 8(1), pp.97-98.
- Wu, J., 2012. Technological collaboration in product innovation: The role of market competition and sectoral technological intensity. *Research Policy*, 41(2), pp.489-496.
- Yadav, Y., 2020. Impact of Performance Appraisal System on Employee Engagement in Banking Industry: An Empirical Study. *Journal of Banking and Finance*, *Forthcoming*.
- Yalcin, N., Bayrakdaroglu, A. and Kahraman, C., 2012. Application of fuzzy multi-criteria decision making methods for financial performance evaluation of Turkish manufacturing industries. *Expert systems with applications*, 39(1), pp.350-364.
- Yang, Y. and Konrad, A.M., 2011. Understanding diversity management practices: Implications of institutional theory and resource-based theory. *Group and Organization Management*, 36(1), pp.6-38.

- Yao, H., Haris, M. and Tariq, G., 2018. Profitability determinants of financial institutions: evidence from banks in Pakistan. *International Journal of Financial Studies*, 6(2), p.53.
- Yaseen, A., 2015. Performance Management Practices and Its Impact on Banks' Performance in Pakistan. *International Journal of Human Resource Studies*, 5(4), pp.110-128.
- Ying-kuan, X., 2003. Exploration of B.F.Skinner's reinforcement theory. *Journal of Guizhou Normal University(Natural Science*.
- Yokoyama, T.T., Okada, M. and Taniguchi, T., 2021. Panacea: Visual exploration system for analyzing trends in annual recruitment using time-varying graphs. *Plos one*, 16(3), p.e0247587.
- Yusof, U.K., Khaw, L.K., Ch'ng, H.Y. and Neow, B.J., 2010, June. Balancing between usability and aesthetics of web design. In *2010 International Symposium on Information Technology* (Vol. 1, pp. 1-6). IEEE.
- Yvonne Feilzer, M., 2010. Doing mixed methods research pragmatically: Implications for the rediscovery of pragmatism as a research paradigm. *Journal of mixed methods research*, 4(1), pp.6-16.
- Zafar, M.B. and Sulaiman, A.A., 2020. Islamic Banking in Pakistan: Emergence, Growth, and Prospects. In *Growth and Emerging Prospects of International Islamic Banking* (pp. 61-77). IGI Global.
- Zalenski, R. a. R. R., 2006. Maslow's Hierarchy of Needs: A Framework for Achieving Human Potential in Hospice. *Journal of Palliative Medicine*, 9(5).Wright, P. M., Gardner, T. M. and Moynihan, L. M. (2003). 'The impact of HR practices on the performance of business units'. *Human Resource Management Journal* 13(3), 21–36
Doi: 10.1111/j.1748-8583.2003.tb00096.x
- Zaraket, W., Garios, R. and Malek, L.A., 2018. The impact of employee empowerment on the organizational commitment. *International Journal of Human Resource Studies*, 8(3), p.284.
- Zehra, N., 2016. Training & development barometer for effective transformation of organizational commitment and overall performance in banking sectors of KPK, Pakistan: Qualitative study of workforce of bank of Khyber. *Training & Development Barometer for Effective Transformation of Organizational Commitment and Overall Performance in Banking Sectors of KPK, Pakistan: Qualitative Study of Workforce of Bank of Khyber. International Journal of Academic Research in Business and Social Science*, 6(6).

Zhao, H. a. L. R. C., 2011. Internship: A recruitment and selection perspective.. *Journal of Applied Psychology*, 96(1), p. 221–229.

Zimmerman, J., Stolterman, E. and Forlizzi, J., 2010, August. An analysis and critique of Research through Design: towards a formalization of a research approach. In *proceedings of the 8th ACM conference on designing interactive systems* (pp. 310-319). ACM.

Zirra C.O., James, O. and Grace, R. (2017). Impact of Recruitment and Selection Strategy on Employees' Performance: A Study of Three Selected Manufacturing Companies in Nigeria, *International Journal of Innovation and Economic Development*, Vol. 3(3), pp. 32-43.

Appendix A

Participant consent form

Title of Study: Analysis of challenges and performance Outcome to implement them effectively for employee performance improvement - A strategic role of HRM in commercial banking sector of Pakistan.

Researcher Name: Syed Muhammad Imran Jafri

Phone: 00447988798977

Supervisor Name: Dr Arvind Upadhaya

Introduction

You are being asked to be in a research study analyse challenges and performance outcome to implement them effectively for employee performance improvement by considering a strategic role of HRM in commercial banking sector of Pakistan. The relationship between HRM practices and employees' performance is very significant for banking institutions of Pakistan because employees are regarded as the most crucial strategic asset of any organisation as employees are the ones who can make their organisation successful. The study highlighted some important challenges faced by Pakistani banking sector, such as customer and employee loyalty are the major issue in Pakistani commercial banking industry. You were selected as a possible participant because you are a current manager/employee in the banking sector. I ask that you read this form and ask any questions that you may have before agreeing to be in the study.

Purpose of the Study

The project is part of my DBA thesis. The research aims to examine the role of HRM in the commercial banking sector of Pakistan and to analyse the challenges and performance outcomes for the implementation of compatible employees for effective employee performance improvement. The major reason to focus on the performance of banking employees is that presently in Pakistan, the banking sector is the biggest sector which recruits fresh graduates and trains them according to their jobs. There may be unknown risks.

Confidentiality

The records of this study will be kept strictly confidential. Research records will be kept in a locked file and all electronic information will be coded and secured using a password-protected file. We will not include any information in any report we may publish that would make it possible to identify you.

Right to Refuse or Withdraw

The decision to participate in this study is entirely up to you. You may refuse to take part in the study at any time without affecting your relationship with the investigators of this study. You have the right not to answer any single question, as well as to withdraw completely from the interview at any point during the process; additionally, you have the right to request that the researcher doesn't use any of your material.

Right to Ask Questions and Report Concerns

You have the right to ask questions about this research study and to have those questions answered by me before, during or after the research. If you have any further questions about the study, at any time, feel free to contact me, [Syed Jafri] at [sjafriil@hotmail.com] or by telephone at [00447988798977].

Consent

Your signature below indicates that you have decided to volunteer as a research participant for this study and that you have read and understood the information provided above.

Subject's Name (print):

Subject's Signature:

Date:

Investigator's Signature:

Date:

Appendix B

Information sheet for interview participants

I would like to invite you to take part in a research study. Before you decide you need to understand why the research is being done and what it would involve for you. Please take time to read the following information carefully. Ask questions if anything you read is not clear or would like more information. Take time to decide whether or not to take part.

Study Title

Analysis of challenges and performance Outcome to implement them effectively for employee performance improvement - A strategic role of HRM in commercial banking sector of Pakistan.

Purpose of the study

The project is part of my DBA thesis. The research aims to examine the role of HRM in the commercial banking sector of Pakistan and to analyse the challenges and performance outcomes for the implementation of compatible employees for effective employee performance improvement. The major reason to focus on the performance of banking employees is that presently in Pakistan, the banking sector is the biggest sector which recruits fresh graduates and trains them according to their jobs.

Your contribution

You are invited as a manager/employee of the banking sector, and you are taking part in the research is entirely voluntary. It is up to you to decide. I will describe the study and then ask you to sign a consent form to show you agreed to take part. You are free to withdraw at any time, without giving a reason.

There are no disadvantages and risks of taking part in the study. If you have a concern about any aspect of this study, you can tell the researcher who will do his best to answer your questions.

Please return the consent statement slip to me in the envelope provided so that I know you are interested.

We will arrange a time to meet, which is convenient for you and in your own home if that is appropriate. There will be one, single interview with myself during which I will ask you questions from questionnaires. The interview is expected to last no longer than half an hour and is a one-off event. When I have completed the study, I will produce a summary of the findings, which I will be more than happy to send you if you are interested.

Confidentiality

If you agree to take part, your name will not be recorded on the questionnaires and the information will not be disclosed to other parties. Your responses to the questions will be used for the purpose of this project only and I will not have access to any of your medical records. You can be assured that if you take part in the project you will remain anonymous. What are the advantages of taking part?

Your participation in this project is entirely voluntary. You are not obliged to take part, you have been approached as an employee of the banking sector with a view that you might be interested in taking part, this does not mean you have to. If you do not wish to take part, you do not have to give a reason and you will not be contacted again. Similarly, if you do agree to participate you are free to withdraw at any time during the project if you change your mind.

Appendix C

Questionnaire

This questionnaire is regarding the HRM practices and its impact on performance of employees of banks in Pakistan. I need your couple of minutes for this. The survey enables you to exhibit your opinions regarding the topic which is being researched and your identity will be kept confidential. Kindly note that the target audience of this survey includes the employees of the banks in Pakistan. The researcher is making sure of taking the feedback of these participants in context with the research topic accurately. Your responses regarding the HRM practices and its impact on performance of employees are assisting the researcher in carrying out his research appropriately.

In case of any answered question, the questionnaire will not be considered as valid.

Profound Regards,

The Researcher

Section 1:

The following questions aims at knowing the different responses.

Kindly, draw a circle around the number that accurately represents your opinion of each of the statement below.

	Statements	(1) Highly Agree	(2) Agree	(3) Neutral	(4) Disagree	(5) Highly Disagree
RECRUITMENT AND SELECTION						
X1	Would you agree that the recruitment process for your organisation is fair?	1	2	3	4	5
X2	Would you agree that the selection by your organisation is merit-based?	1	2	3	4	5
TRAINING						
X3	How do you rate the training provided by your organisation?	1	2	3	4	5
X4	Do you agree that you are provided appropriate tools and gadgets by your bank?	1	2	3	4	5
X5	In your opinion do you underwent training related to the job description?	1	2	3	4	5
X6	Your training included relationship marketing and client handling?	1	2	3	4	5
COMPENSATION AND INCENTIVE SYSTEM						
X7	Are you agree with the adequacy of compensation and	1	2	3	4	5

	incentive system of your organisation?						
PERFORMANCE APPRAISAL							
X8	Do you agree that performance appraisal done by your organisation is unbiased?	1	2	3	4	5	
CAREER PLANNING							
X9	Do you agree with career planning system of your organisation?	1	2	3	4	5	
HEALTH AND SAFETY							
X10	Do you agree that your bank ensure health and safety of employees?	1	2	3	4	5	
OUTPLACEMENT AND RIGHTSIZING							
X11	Do you agree that your bank offers outplacement services and rightsizing?	1	2	3	4	5	
EMPLOYEE PARTICIPATION & WORKING ENVIRONMENT							
X12	Is the management of your bank supportive and allows employees to participate in the decision-making process?	1	2	3	4	5	
X13	Do you agree that your bank management assign appropriate	1	2	3	4	5	

	workload to you?					
X14	In your opinion do you think that the management of your bank appreciate innovation?	1	2	3	4	5
EMPLOYEE PERFORMANCE						
X15	Recruitment and selection process of the bank impact employee's performance?	1	2	3	4	5
X16	Training and development of the bank impact employee's performance?	1	2	3	4	5
X17	Compensation and incentive system of the bank impact employee's performance?	1	2	3	4	5
X18	Performance appraisal of the bank impact employee's performance?	1	2	3	4	5
X19	Career planning of the bank impact employee's performance?	1	2	3	4	5
X20	Health and safety of employees of the bank impact employee's performance?	1	2	3	4	5
X21	Outplacement services of the bank impact employee's performance?	1	2	3	4	5

--	--	--	--	--	--	--

Section 2:

Kindly, draw a circle around the number that accurately represents your opinion of each of the statement below.

1. What is your gender?
 - a) Male
 - b) Female
 - c) Prefer not to say

2. What is your age?
 - a) <20
 - b) 20-29
 - c) 30-39
 - d) 40-49
 - e) 50-59
 - f) Prefer not to say

3. What is your annual compensation?
 - a) < Rs. 300K
 - b) Rs.300K-500K
 - c) Rs. 500K-1M
 - d) Rs. 1M-5M
 - e) Rs. 5M-15M
 - f) Rs. 15M-25M
 - g) Prefer not to say

4. In your opinion which is biggest challenge you're facing at your current organisation?

- a) Low compensation and incentives
- b) Unsupportive management
- c) Outdated training
- d) Poor working environment
- e) Biased recruitment
- f) Unfair performance appraisal

Thanks indeed for the valuable time.

The Researcher.

*Appendix E***Histograms**