

The relationship between Human Resource Management Practices and Work Engagement in Sri Lankan Insurance Industry

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Abstract

Work engagement is a fulfilling work-related state of mind characterized by feelings of energy, dedication, and more concentration towards role performance. An engaged employees is aware of business context, and works with co-workers to improve performance within job for the benefit of the organization. The main objective of this study is to investigate the influence of Human Resources Management (HRM) practices (fringe benefits and Supervisor – subordinate relationship) on employee work engagement and also determine the level of HRM practices and work engagement of employees. To attain the objectives, the quantitative method was used and data were collected through questionnaires. A total of 214 questionnaires were distributed to marketing and distribution level employees in insurance companies in Colombo District. Only 202 questionnaires were received and used for further analysis. The data were analyzed using Pearson correlation and multiple regression analysis. The findings exhibited that, there were relationship between Human Resource Management practices with work engagement and also HRM

practices of Sri Lankan insurance companies is in moderate level and also work engagement of employees is in high level. However, only one dimension of HR practices is positively and significantly correlated with work engagement namely fringe benefits and supervisor-subordinate relationship is not significantly correlated with work engagement. Lastly, the regression analysis between HRM practices and work engagement indicated that only 48% of total variance of work engagement was explained by HRM practices. In conclusion, it is observed that HRM practices have influence on the employee work engagement. This shows that employers need to develop a proper and well-structured HRM policies in attaining high work engagement level among the employees.

Key words:

Work engagement; HRM practices; Fringe benefits; Supervisor-subordinate relationshi



Introduction

Work engagement is an integral factor for organizational performance and success, as it seems to have a significant potential to affect employee retention, their loyalty and productivity, and also with some link to customer satisfaction, organizational reputation and the overall stakeholder value. Every organization is facing new challenges like financial turbulence, heightened performance Pressure, new technology, an increasingly diverse workforce, and globalization of business to attain the competitive advantages over others. Work engagement is a best tool to achieve it. So organizational leaders are having ability to attract, engage, develop and retain talent in the work place. However, it is a big challenge for them, therefore, employees who need to improve their goals and achievement through the developing the work engagement and these will be influenced by their perception towards HRM practices. So, this paper examines the relationships between individual perceptions of HRM practices and work engagement. The findings of the study can help to employers to understand how employees' perception of HRM practices would influence their level of engagement and also develop the policies and strategies to enhance the engagement of employees in the work place.

Background of the area of study

Now a day, Modern organizations require increasing the productivity and more efficiency than previous time because of that they faced with a highly competitive and dynamic environment through technological advancement and emerging local and foreign companies (Burke & Cooper, 2004). So companies are trying to improve their

performance and build the stable position among the competitors in the markets. At some point, satisfied employees with the contents of job description and working experiences are staying a longer period to enhance their productivity towards the organizations (Sanchez & McCauley, 2006) but those times has changed because of that modern organizations are faced with the dynamic business environment. So employers want to go beyond the satisfaction, more concerns for inspiration of the employees through the fully utilization of their resources and capabilities in order to retain their employees in the workplace (Bakker & Leiter, 2010). Modern consumers are also changed consumption patterns like expecting high quality of product and services, range and expediency on goods and services before making a purchasing decision (Aburdene, 2005). Therefore each and every employee is having big responsibility to deliver high quality performance in business environment. In this scenario, work engagement of employees is an important and newly concept to the academic and business world (Khan, 1990; Bakker & Schaufeli, 2008; Rich, 2010).

The work engagement was first introduced by Khan (1990). According to Khan (1990) defined the work engagement as "the harnessing of organization members" selves to their roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performance" (p. 694). And also Schaufeli, Salanova and Bakker (2002) define work engagement as "the positive affective-motivational and work-related psychological state characterized by vigor, dedication and absorption" (p. 21). The concept of work engagement is a great attention to the managers and organizations because of that it gives individual and business outcomes like

commitment, involvement, productivity, sales and revenue growth, cost of goods sold, financial performance, reduce turnover and absenteeism (Stroud, 2009). Recently, the work engagement is an emerging concept and positive outcomes like commitment and engagement in the business environment. Hence most of the researchers moved from the negative concept like burnout and absenteeism to positive concepts like commitment and engagement.

So organizations need to enhance the work engagement of employees through HRM practices. Organizations are using HRM different practices to manage the human resources in order to achieve the employees' performance and enhance the positive attitudes and behaviors of employees. In addition, organizations should consider developing a committed and engaged workforce (Lew, 2013). More specifically, it is reported that several human resource management (HRM) practices can affect employee commitment, engagement and motivation these include recruitment and selection, training and development, performance appraisal, teamwork, and compensation and reward. Therefore organizations want to improve the employees' engagement in the working place through the proper and efficient HR strategies.

Research Problem

HRM Practices and Work Engagement at work place are yet at its initial stage, and has become an area for dearth of research.

So, there is a dearth of empirical studies in HRM practices and work engagement in Sri Lankan Insurance industry. Thus there exists a clear knowledge gap. Researcher examines this problem in this study and attempts to fill this knowledge gap.

Therefore the following research problem is advanced in this study.

Does Human Resource Management Practices influence the work engagement of employees in Sri Lankan Insurance Companies?

Research Questions

- To what extent the HRM Practices exist in Sri Lankan Insurance Companies?
- To what degree the work engagement of employees in Sri Lankan Insurance Companies?
- Does HRM Practices impact on the Work Engagement of employees in Sri Lankan Insurance Companies?

Research Objectives

- To determine the extent to which HRM Practices exist in Sri Lankan Insurance Companies.
- To examine the level of work engagement of employees in Sri Lankan Insurance Companies
- To evaluate the degree to which HRM Practices influences the work engagement of employees in Sri Lankan Insurance Companies.

Literature review

Human resources management practices play a vital role in achieving the organization's objective. Organizations are designing effective HRM system/Practices to be more utilization of human resources in order to achieve competitive advantages. Wright and Snell (2001) define the HRM practices as "organizational activities directed at managing the pool of human resource and ensuring that the resources are employed towards the fulfillment of organizational goals" (p.15). Hence if the organizations are having good HRM practices, it can be enhancing

employees' skills, ability, motivation and commitment.

Work Engagement is one of those interesting and emerging concepts in the HR field. So there is a lack of research in the academic community. As a result, Work Engagement lacks a consistent definition and conceptualization because of that lack of universal definition of work engagement (Cartwright & Holmes, 2006). Khan (1990) define the work engagement as "the harnessing of organization members" selves to their roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performance" (p. 694).

Fringe benefits are the some sort of benefit package which has been developed by organization. It is one of the strategic tools to motivate and retain the employees in the workplace. Now a day, most of the organizations have more concentrated to formulate the attractive benefit packages like company car, house allowance, medical insurance, paid holidays, pension schemes and subsidized meals etc. (Bohlander & Snell, 2013).because of that employees are looking attractive benefit packages in addition to the salary and monetary rewards from the organizations. So organizations are providing good benefit packages to employees in order to enhance positive attitudes and behavior like commitment and engagement (Dale- Olson, 2006; Wilkinson, 2007). Suppose in the absence of salary increases and cash bonus, fringe benefits can give more support to reduce frustration among employees and enhance the royalty with organization in long period. Based on this premises, fringe benefits have more influencing on employees and organizational performance as well as to

encourage the positive outcome like commitment and engagement in order to retain the employees in long run in organization (Gottfried, 2011).

Supervisor-subordinate relationship is an essential one in the working place because of that supervisor who is first line manager to monitor and control the employees and give a feedback and recommendation of the employment and promotion of their employees. So first-line managers who are involved the leadership and supervision like hiring, discipline, promoting, punishing and rewarding among employees (Burke, 2011).supervisors are maintaining good relationship with employees and create the positive attitudes and behavior through the effective supervision in order to increase the engagement of employees in the working place (Burke,2010; & Perrin,2009).if the supervisors are having quality supervision and maintain the good relationship with the employees, there is a high level of engagement among the employees in the working place and also to reduce the turnover of employees in an organization. Based on conditions, quality supervision and good relationship with employees have more influenced to enhance the engagement of employees and promote the desirable outcomes in terms of cognitive, affective, as well as behavior (Harter, 2006; Swindall, 2007).

Social exchange theory (SET) and Job Demand Resource theory (JD- R theory) are strong foundation for explaining work engagement. Those two theories are given strong relationship between HRM practices and work engagement. Past studies have mentioned that HRM practices are the significant antecedent to work engagement

(Bhatnagar, 2007; Saks, 2006; Shuck et al. 2011; Tomlinson, 2010).

Emerson (1976) defined SET as “a social psychological perspective, which purports that all forms of human relationships within an organization are established through an exchange process between two parties, i.e. employers and employees” (p.115). SET are describing that employer (organizations) are providing pay, benefits and working environment and etc towards the employees, in that situation, how employees react towards the organizations, it means that employees are giving positive behavior like engagement at workplace. SET have considered two things like interpersonal relationship and organizational practices (e.g. HRM practices) which are influencing on positive workplace behavior like engagement and commitment (Cropanzano & Mitchell, 2005). If there is beneficial exchange relationships exist between employees and organization, employee engagement can be increased in the working place. At the same time, organization have provided good HRM practices like equitable compensation systems and effective training and career development programs to the employees in order to promote the engagement of employees in working place. Therefore employees are giving more engagement towards the job or task through resources and benefits are provided by the organization (Kinnie et al, 2005; Saks, 2006). The job demand-resources (JD-R) theory has explained theoretical background of engagement research (Schaufeli & Bakker, 2004). This theory has included two things such as job demands and job resources. Job demand means that organizations are providing physical, psychological, social or

organizational aspects of a job in order to achieve stability of physical and psychological effort of employees and job resources like pay, supervisory support or customer feedback, role clarity, job autonomy or empowerment, learning and development opportunities and reward and recognition (HRM Practices) which are provided by organization to complete the job very successfully and also to achieve employee's goals. Job resources are giving more helpful to satisfy the basic needs and wants, cultivate the employees' growth, learning and development and giving more intrinsic motivation to employees in working place. If organizations provide sufficient job resources to employees, it can lead to enhance the engagement of employees and giving more motivation among employees in workplace. Therefore job resources are the main indicator for improve the employee engagement (Bakker & Demerouti, 2007). Thus, JD-R theory has given strong theoretical background to exist the relationship between HRM practices and work engagement.

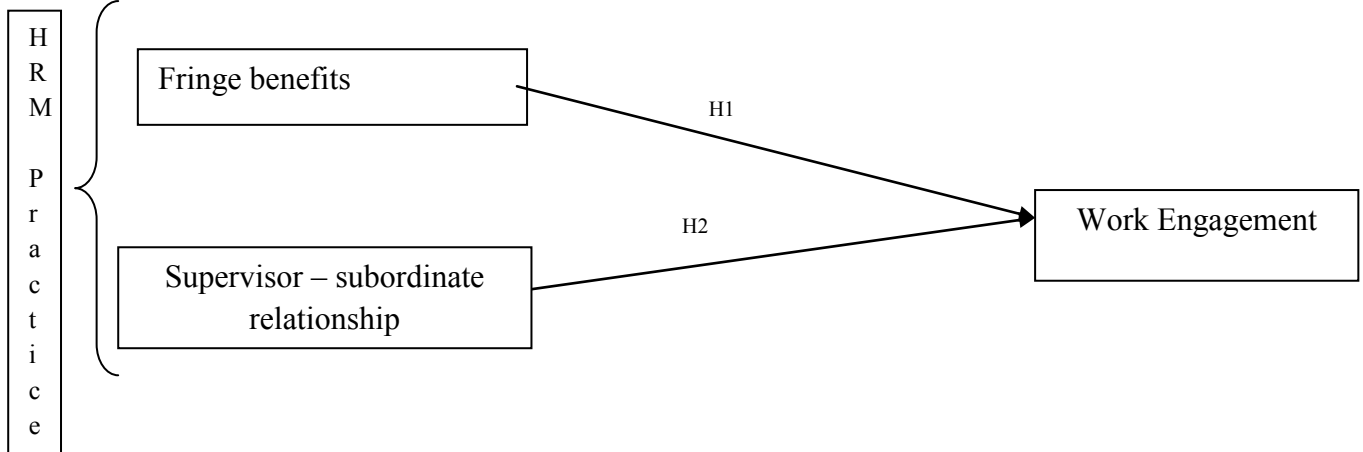
With the help of literature, hypothesis was generated to properly test the relationship between HRM practices (fringe benefits and supervisor – subordinate relationship) and work engagement of employees in Sri Lankan Insurance Industry.

H1: Fringe benefits have a positive and significant influence on work engagement.

H2: Supervisor-subordinate relationship has a positive and significant influence on work engagement.

Conceptual framework

Figure 1.1-Conceptual model



Source- Formed for this research

Methodology

Researcher applied quantitative methodology for this study. Thus survey method has been adopted. Constructs such as HRM Practices and work engagement are well defined and measurable. Therefore researcher used quantitative methodology for this study.

Population and Sample selection

The sample for the study comprises of all permanent employees to represent the population of Marketing and Distribution level employees that total to 480 from selected seven

Insurance companies located in Colombo District. Simple random sampling which falls under random sampling was used as the sampling strategy.

Following the survey method, self reported questionnaires were distributed as the instrument for data collection, out of 214 questionnaires distributed only 202 questionnaires were accepted as properly filled.

Survey instruments development

Questionnaire was developed with the support of previous studies carried out by experts in the relevant subject areas.

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Table 1.1 Questionnaire development

Dimensions	No.of.Items	Adopted from Authors
HRM Practices		
Fringe benefits	10	Employment Benefits Satisfaction Questionnaire by Lawler (1971) and Luceru (1991)
Supervisor-Subordinate relationship	13	Supervisory Relationship Questionnaire (SRQ) by Palomo (2004).
Work Engagement		
Physical engagement	04	Rich et.al. (2010)
Emotional engagement	05	Rich et.al. (2010)
Cognitive engagement	04	Rich et.al. (2010)

These dimensions of HRM practices were widely used in previous empirical studies with a consistent reliability result of 0.88. These work engagement items were widely used in previous empirical studies with a consistent reliability result of 0.78 and it is made up of physical engagement (0.72), emotional engagement (0.88), and cognitive engagement (0.74).

Data collection methods

This study was based on self-report questionnaires. Structure questionnaire was used to collect data necessary to meet the purpose and objectives of the study .These questionnaires consist of 3 parts such as HRM Practices, work engagement and profile of employees Likert scale of 1-5 which ranges from “Strongly Disagree” to “Strongly Agree” was applied in the part I and part II of the questionnaire to identify responses. Third part included profile of employees that covers information relating to age, gender, social status, educational background, job tenure and monthly income. Furthermore the unit of analysis was individual. Therefore one

questionnaire was given to the each employee in each company.

Data presentation, analysis and evaluation

Data has been presented using tables. Meanwhile Inferential and descriptive analysis were used for data analysis. Hence under the descriptive analysis, mean and standard deviation were derived. In inferential analysis, correlation and multiple linear regressions have been applied. Statistical package of SPSS 16.0 has been used for this purpose. Furthermore criteria shown in table 1.2 were adopted to evaluate mean values. This was established to determine the degree of both HRM practices and work engagement.

Table 1.2 Evaluation criteria for mean values

Range	Degree
$1 < X_1 \leq 2.5$ $2.5 < X_1 \leq 3.5$ $3.5 < X_1 \leq 5$	Low level Moderate level High level

Source- Formed for this research

Results and Discussion

The results show that mean and standard deviation for the variables of HRM practices and work engagement.

Table 1.3 Mean and standard deviation for the variables of HRM practices

Variables	Mean	Std. Deviation
HRM practices	3.42	0.489
Fringe benefits	3.38	0.492
Supervisor – subordinate relationship	3.23	0.602

Source-Survey Data

As presented in table 1.3, Sri Lankan insurance companies are having moderate level of HRM practices since the mean value of HRM practices construct is 3.42. It shows companies in insurance sector has to take steps to hiring the efficient people and retaining them through the good HRM practices. So insurance companies have to more concentrated to develop the HRM policies, practices and systems which will be high influenced on employees' positive attitudes and behaviors. Effective HRM practices are giving motivation to enhance the positive behaviors like engagement and commitment and employee performance (Noe et al., 2007). Qualified and efficient people are not interested to join with this sector, this is a major HR risk of these companies in insurance industry and also public/society are more willing to trust the employees of banks rather than insurance companies employees. So insurance companies need to change and develop the good HRM practices like process of selection and recruitment of loyal personnel and compensation and benefits packages to retain them.

Table 1.4 Mean and standard deviation for the variables of work engagement

Variables of work engagement	Mean	Std. Deviation
Work engagement	3.75	.826
Physical	4.01	1.178
Emotional	3.66	.956
Cognitive	3.71	1.042

Source-Survey Data

As in table 1.4, work engagement of employees in Sri Lankan insurance companies is at higher level because mean value of work engagement is 3.75. Furthermore out of three dimensions of work engagement, mean values of physical engagement (4.01) and cognitive engagement (3.71) are more than the values of emotional engagement (3.66). Meanwhile employees in Sri Lankan insurance companies has to be achieve their individual and team targets through the more energy, dedication and high job concentration. Employees of Sri Lankan insurance companies are having high

work demands and high control. Therefore higher work engagement of them in the companies. The result was consistent to empirical evidence in the literature (Demerouti et al. 2001), which reported that high-work demands and high control were associated with higher engagement.

Correlation values were found to determine relationship between variables of HRM practices and work engagement. It has been presented in table 1.4.

Table 1.4 Correlation between the variables of HRM practices and work engagement

Variables	Correlation with work engagement
HRM practices	.556(**)
Fringe benefits	.422(**)
Supervisor – subordinate relationship	.370(**)

Source-Survey data

** Correlation is significant at the 0.01 level (2-tailed)

As in table 1.4 all correlation values are positive and these values have been significant at 1% significant level ($P < 0.01$). This reveals that all HRM practices variables are positively correlated with work engagement. Hence there is a positive relationship between HRM practices and work engagement. Meanwhile Wollard and Shuck (2011) recommended examining the influence of HRM practices (training and development, financial recognition, non-financial recognition, fringe benefits and supervisor-subordinate relationship) on work engagement. Hence

these findings fill the knowledge gap identified by Wollard and Shuck (2011).

In this study the outcome or value of dependent variable (work engagement) depends on more than one independent variable (fringe benefits and supervisor-subordinate relationship). Therefore, to quantify the effect of different independent variables on the behavior of dependent variable, it is necessary to apply the technique of multiple regressions (Cooper & Schindler, 2007; Levin & Rubin, 1991).

Table 1.5 Influence of HRM practices on work engagement

Independent variables	B
HRM practices	.572(*)
(Constant)	2.426
Fringe benefits (FB)	.412(*)
Supervisor- subordinate relationship (SSR)	.054

Source-Survey data

* Stands for the $P < 0.05$

R square between HRM practices and work engagement 0.48

F statistic between HRM practices and work engagement 47.042

R square between components of HRM practices and work engagement 0.412

F statistic between components of HRM practices and work engagement 48.086

Table 1.5 presents the analysis on the influence of HRM practices on work engagement which is the research problem for this study. Thus Beta value is 0.572 which is significant at P value of less than 5% ($P < 0.05$). In addition R square statistic is 0.48 which means that 48% variance in work engagement can be attributed to the variance in HRM practices. Hence it can be derived that HRM practices significantly

influences work engagement in the Sri Lankan insurance companies.

As in the table 1.5, only one variable of HRM practices like fringe benefits are significantly contributing towards work engagement of employees ($P < 0.05$). 41.2% of work engagement of employees can be explained with the HRM practices variables. Furthermore out of two variables, fringe benefits has to be considered more to predict work engagement behavior of employees. Regression equation for work engagement can be formed as follows.

$$WE = 2.426 + 0.412 (FB) + 0.054 (SSR)$$

The results of this study reported that fringe benefits exerted positive and significant influence on work engagement. Evidently, this aspect of compensation and benefits determined the engagement level among



marketing and distribution level employees in this particular study. This is consistent to the findings by Dale-Olson (2006) who reported fringe benefits are offered by organizations in order to promote the positive employees outcomes such as commitment, engagement and motivation and also reduce turnover of employees. The main task of marketing and distribution level employees is to monitor all field staff and perform field work also. In this circumstance, employees are much expected fringe benefits like car, medical allowances and etc in order to achieve targets and fostering level of engagement in workplace This suggests that if employees are not satisfied with the fringe benefits offered by their employers, they are more likely to be less committed.. Therefore, organizations should put a more serious focus in designing competitive fringe benefits package so that high level of engagement prevails in the workforce. Hence this finding confirms their arguments as well as already formed hypothesis (H1).

Even though past researchers (Wagner & Harter 2006; Swindall 2007; McPhie 2008) showed that supervisor-subordinate relationship has a strong influence on work engagement, the notion did not stand true in this particular study. This indicates that supervisor-subordinate relationship had no significant impact on engagement level among employees. Supervisor role is a main part is to be given proper monitoring to achieve the employees performance. From this study, supervisor- subordinate relationship is not much influenced to determine the work engagement of employees but level of engagement among marketing and distribution employees were determined by other factors such as financial and non-financial recognition and fringe benefits because of that nature of job

for marketing and distribution level employees whereby tasks were executed based on instructions given by their supervisors and also having limited autonomy to make decisions in performing their work. With the clear directions from their supervisors, marketing and distribution level employees were able to perform their jobs effectively. As a result, there is no relationship is to be established with supervisors in order to be highly engaged at work. In other words, in promoting engagement among employees, supervisor-subordinate relationship dimension should be given least attention in comparison to other factors examined in this study. This finding is inconsistent with the previous findings and it is not confirms the second hypothesis (H2).

Conclusions

Conclusions have been derived from the findings to meet the research objectives. It first gives conclusion on HRM practices. HRM practices are at moderate level in Sri Lankan insurance companies. Human Resource Management is essential for any Organization and it is possible to practice good Human Resource Management practices. This research focuses HRM practices like financial recognition, non-financial recognition are at moderate level in Sri Lankan insurance companies. Non-financial recognition was found to have high level of practice to increase the employees (sales managers and sales executives) job involvement. Therefore insurance companies need to develop good HRM practices to attract the qualified and efficient employees and also retain them.

Meanwhile work engagement of employees in Sri Lankan insurance companies is at high level. Thus their engagement towards the job and organization is at higher level. In addition work engagement is critical to business success (Bhagawati, Shailaja & Aralelimath; 2010).In



the current scenario the Sri Lankan insurance companies have to comprehend that high levels of work engagement will lead to improve employee commitment and involvement towards job thus creating a motivated workforce that will work together to achieve the common goals of the organization. Highly engaged employees will definitely make an organization more successful in terms of financial and non-financial parameters.

Furthermore it has been found that HRM practices influences work engagement of the employees in Sri Lankan insurance companies. Fringe benefits had a strong predicting role in determining work engagement. Therefore HRM practices influences work engagement. Furthermore components/ dimensions of HRM practices identified by Wollard and Shuck (2011) HRM practices (fringe benefits and supervisor-subordinate relationship) also influence work engagement. Hence developing these components will establish work engagement of employees in the companies.

Managerial implications

This study gives several implications to the managers. This study found that HRM practices have highly influenced on work engagement of employees. Thus, the results of this study support the need for HR managers to develop and implement new human resources strategies to improve the work engagement of employees.

This research results showed that fringe benefits is of greatest importance in promoting high level of engagement. Practically, HR managers should more concern to assessing the strategic role of all HRM practices to ensure high level of engagement among employees.

Limitations of the research

The first limitation of this study is cross sectional design. Data were collected from

individual respondents at a single point of time. So it is very difficult to check the inference about causal nature of relationships.

Second limitation of this study is responses were affected by social desirability response bias because of that data were collected using self-report questionnaire.

Finally, this study was carried out in the insurance sector in the Sri Lanka using a mixed group of line employees like sales managers and sales executives. The generalizability of the findings of this study to insurance sector in other contexts or different environments may thus be limited.

Directions for future research

Researcher has suggested some areas for future research first, this research has designed cross sectional basis, and it means that data were collected from respondents at single point of time. Therefore there is a bias about causal relationship between variables. Thus future research will be recommended to use longitudinal designs in order to avoid causal relationship biases in future.

Second, this research has mainly used self-report questionnaires to collect the data. So that responses may be affected by social desirability response bias. So it is recommended for the future research in this area which will be used multiple sources such as quantitative or qualitative data like archival data from organizational records.

Furthermore, this study concerns the generalizability of the findings. The data were collected from only permanent employees of marketing and distribution level employees in insurance companies thus, the findings of this study may not generalize to insurance sector in other contexts or other cultures; research in other settings or geographical areas might yield different results. So it recommended using the



present findings across different context (replication study).

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