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THE IMPACT OF HRM ON SERVICE QUALITY WITH MEDIATING EFFECT OF EMPLOYEE ENGAGEMENT: A CASE ON THE BANKING SECTOR IN TWIN CITIES OF PAKISTAN



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I dedicate this dissertation to my mother who has encouraged me all the way and whose encouragement has made sure that I give it all it takes to finish that which I have started, and to my brother who has been a constant source of spiritual and emotional support and inspiration through my endeavors.

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ABSTRACT

This study has focused mainly on investigating the impact of human resource management on service quality with mediating effect of employee engagement. This study has considered human resource management as the independent variable whereas employee engagement has been considered as the mediating variable. Moreover, service quality has been considered as the dependent variable in this study. This study has finalized banking sector in twin cities of Pakistan to testify the relationship between variables mentioned above. The major emphasis in this study has been on assessing the relationship between human resource management (independent variable), employee engagement (mediating variable) and service quality (dependent variable) in banking sector in the twin cities of Pakistan. To prove this relationship, a survey was conducted through an adopted structured questionnaire regarding this literature, in which employees working in banking sector of Islamabad/Rawalpindi (twin cities), have been requested to share their experiences by filling the questionnaires. The sample size selected for this study comprised 250 respondents from a population of 700 individuals in total. The sample was determined and responses were sought on the basis of a simple random sampling technique on account of its impartiality. Then, to identify the results on data gathered from the respondents, statistical instruments and measures were used. Some of the statistical instruments used in this study include descriptive frequencies, reliability, correlation, regression, etc. Results derived through statistical instruments have shown that there the relationship existing between human resource management (independent variable), employee engagement (mediating variable) and service quality (dependent variable) with regard to the banking sector in the twin cities of Pakistan, is significantly positive.

Key Words: Human Resource Management, Employee Engagement, Service Quality, etc.

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CHAPTER 1: INTRODUCTION

1.1 Background of the Study

Human resource management is recognized as a set of discrete but interconnected processes, functions, and activities which are directed at capturing, developing, sustaining, and positioning of the human resources of an organization (Devi & Purnomo, 2019). An organization having a strengthened human resource department tends to have a set of practices enhancing the abilities and skills of employees, motivate and encourage employees, empower employees to participate within decision-making process, and provide necessary information to them (Shola et al., 2017). With growing economies and the need of competitive edge over the competitors, the human resource departments within the organizational structures have started to design specific programs for the application of effective human resource practices to motivate employees in a significant manner (Tangthong & Begum, 2018). Human resource management refers to the organizational efforts by the management for assurance of accomplishing organizational goals and objectives within desired time period. HRM is employed by the organizations for developing perceptions, culture, behaviors, and attitudes of employees in order to accomplish the predetermined goals and objectives within the desired time span (Bondarouk et al., 2017). Different organizations have different human resource practices based on their nature and the goals they have planned to accomplish. In 21st century, the pressure of globalization has seen expansion of many companies to various countries to do their business. For surviving and succeeding, companies are forced to have strengthened human resource departments and human resource practices in order to make their business operations more effective both at domestic and international level (Boella & Goss-Turner, 2019).

On the other hand, employee engagement refers to a simultaneous transfer of the physical, emotional and cognitive energy of employees to their workplace (Mone et al., 2018). It is recognized as the active engagement of employees in specific dynamic business environment and uncertain global situations is complex and demanding. The Gallup Survey conducted in 2018 shows that only 8% of the workers are leaving work, 60-62% of employees are not operating their roles, and 32% are active employees. The term "Gallup" is defined as employees' persistency and feeling that one has a deep connection with its workplace (Cooper-Thomas et al., 2018). Organizations encourage innovation and try to ensure the engagement of their employees towards

the work. However, very few business managements are aware of the role that is played by human resource management in improving employee engagement (Prottas & Nummelin, 2018). Employee engagement is similar to the attitude of an employee towards work, but job satisfaction and organizational commitment have proved to be the unique aspects playing their significant part in influencing employee to be engaged towards the work (Wang & Tseng, 2019).

Service quality refers to an intangible product which could not be physically measured, counted, viewed, felt, or touched, and considered as complex, subjective, and multidimensional concept (Berman et al., 2019). All over the world, service providers are considering service quality as a strategic differentiator in order to develop and sustain competitive advantage. Meanwhile, service quality is recognized as serving the customers by satisfying their needs through provision of efficient and effective services in accordance to the standards meeting customers' requirements (Analoui, 2018). In addition, service quality is also defined as the provision of accurate services to the right person at the right time in the right place at right price. Service quality has been associated with five categories, such as efficacy, effectiveness, efficiency, empathy, and environment. Quality services include characteristics like facilities, equity, continuity, comprehensiveness, reliability, accuracy, accountability, responsiveness, caring, attentiveness, confidentiality, privacy, timeliness, competency, appropriateness, acceptability, affordability, accessibility, and availability (Gutierrez-Gutierrez et al., 2018). In terms of services, it is very difficult to define quality and measure service quality, as distinguished characteristics of banking sector, including simultaneity, heterogeneity and intangibility, makes it very hard to define and measure quality in banking sector (Baum, 2018).

Quality of the services provided by banks may differ amongst places, customers, and producers, as service quality is very hard to be sustained for longer time period. As a result of service quality, people tend to get loyal to certain service providers and expect similar kind of service quality every time they have to visit the service provider (Meijerink et al., 2016). As mentioned above, sustaining of service quality or consistently delivering similar quality services is almost impossible for the service providers. Banking system is recognized as the complex system which serves banking customers (Roşca, 2017). Service quality is mainly dependent over service provider and customer interaction, as there are several other factors which makes a valid contribution in impacting service quality. Human resource management is certainly one of the major factors which impacts the

quality of services delivered by the service providers to their customers (Dzansi, 2016). Majority of the service providers rely heavily over implementation of four human resource practices such as recruitment & selection, training & development, performance appraisal, and compensation to improve employee involvement in helping service providers to offer high-quality services (Devi & Purnomo, 2019).

Service quality is recognized as implication of technology in such way through which benefits could be maximized to handle customer issues by reducing the risks (Shola et al., 2017). The increased competition and challenging business dynamics have enforced companies to handle their human resources in more appropriate manner for satisfying the needs to customers through provision of high-quality services (Tangthong & Begum, 2018). Some of the firms have already improved their human resource management to encourage their employees towards improved productivity eventually helping them in gaining the competitive advantage (Dzansi, 2016). Similar to human resource management, employee engagement is another important aspect which plays a pivotal role in impacting service quality. Engaging employees is only possible if employees are encouraged by the management resulting in a positive employee experience through the provision of rewards and benefits based on the efforts they make for completion of their job-related tasks (Karatepe et al., 2018). Employee engagement lays a foundation towards improved service quality, as employees are extremely crucial stakeholders for service providers in order to provide better services (Albrecht et al., 2018).

1.2 Industry Analysis (Banking Sector of Pakistan)

In the last decade, Pakistan's banking sector has entered a new phase of development; yet experiencing numerous challenges where increasing level of loans from bank, opening of market to rivals, higher credit growth rate, political instability, and economic uncertainty remain the major problems (Waseem et al., 2019). Banking industry of Pakistan is rapidly growing in 21st century, as Pakistan has recently emerged as an important investment destination for new banks' development. There has been a significant increase within growth of banking industry of Pakistan in last few years (Iqbal et al., 2018). The growth is in terms of financial and non-financial performance, as there are more chances of continuation of this trend in coming years. Based on the rising performance of banking industry of Pakistan, banks are showing signs of better performance in yields in terms of financial and non-financial performance. Banking sector is

making a valid contribution in overall economy of the country, as this sector is providing sustainability to Pakistani economy up to a certain extent (Siddique et al., 2019).

Banking sector of Pakistan is focused on increasing foreign exchange earnings, alleviating poverty, and enhancing financial activities (Waseem et al., 2019). In addition, this sector is also laying the foundation for linking foreign investors with regional investors, persuading investors to invest within the country's projects, and promoting investment opportunities available within the country for both domestic as well as foreign investors. Banking sector of Pakistan is emphasized over enhancing collaboration amongst private and public sector and upgradation of resources for improving the desired standard of living (Siddique et al., 2019). Human resource management is a highly significant aspect which needed to be understood by the stakeholders of banking industry of Pakistan, as managing of human resources (employees) in an effective manner could assist banking institutions in improving the quality of services banks offer to their customers (Iqbal et al., 2018). Hence, the importance of understanding human resource management and the role HRM plays in improving service quality with the help of employee engagement is very important for banking institutions of Pakistan.

1.3 Problem Statement

Service quality has been one of the most vital issues for service providers, as it very costly for financial firms not to understand the importance of service quality (Boella & Goss-Turner, 2019). Service providers have faced a significant decrease within the overall performance due to lack of understanding the importance of service quality and factors influencing service quality (Berman et al., 2019). There have been numerous factors which make a valid contribution in influencing service quality, as service quality is very important in helping the service providers in satisfying their customers' needs (Gutierrez-Gutierrez et al., 2018). Similarly, service quality has been considered as an important aspect which contributes towards improved reputation of the service providing firm (Analoui, 2018). Encouraging employees to serve the customers appropriately with high-quality services has been one of the biggest challenges that service providing firms have been facing throughout the world in 21st century (Prottas & Nummelin, 2018). In developing countries such as Pakistan, where we have the general existence of a high-context culture, people demand an adequate degree of service quality in addition to the financial services being provided by banks. Poor service quality in an industry where there are at least 33 banks to choose from, it becomes

essential for banks to retain their customers by providing the highest level of service quality, which can effectively be driven about by engaged and motivated employees using appealing HRM practices. Numerous researchers during their research have explained that how several factors are having influential impact on service quality. However, there is a significant lack of awareness amongst people of Pakistan regarding service quality and the factors that influence service quality. Such lack of awareness is may be attributed largely to the limited research work conducted within Pakistan regarding this literature (Waseem et al., 2019). Therefore, this study has conducted to identify the impact of human resource management driving employee experience on service quality with mediating effect of employee engagement in the targeted banks in Islamabad and Rawalpindi (twin cities of Pakistan).

1.4 Research Gap

Throughout the world, several researchers have performed their studies concerning different aspects of human resource management, as majority of researchers have emphasized over identifying how human resource management has been playing an important role in influencing employee performance and organizational performance (Tangthong & Begum, 2018). Meanwhile, service quality has been the trending topic in the field of business management, as service quality management has been under debate for a long time (Devi & Purnomo, 2019). Researchers throughout the world have explored service quality and various other aspects of service quality management (Boella & Goss-Turner, 2019). Contrary to that, very limited research work has been performed regarding the literature of service quality and its aspects in a developing country such as Pakistan. Based on limited research, there has been a vast research gap regarding service quality from perspective of Pakistan's banking sector (Waseem et al., 2019). In addition, employee engagement is yet to be used as a mediator while investigating the relationship between human resource management and service quality (Cooper-Thomas et al., 2018). This study has considered human resource management as independent variable, employee engagement as mediating variable, and service quality as dependent variable, to testify their relationship in the targeted banks in Islamabad and Rawalpindi (twin cities of Pakistan).

1.5 Research Questions

Following are the research questions of this study:

- **1.** What is the impact of human resource management on service quality in banking sector of twin cities of Pakistan?
- **2.** What is the impact of human resource management on employee engagement in banking sector of twin cities of Pakistan?
- **3.** What is the impact of employee engagement on service quality in banking sector of twin cities of Pakistan?
- **4.** Does employee engagement mediates the relationship between human resource management and service quality in banking sector of twin cities of Pakistan?

1.6 Research Objectives

Based on the problem statement, this study is conducted with the aim:

- To assess the impact of human resource management on service quality in banking sector of twin cities of Pakistan.
- To identify the impact of human resource management on employee engagement in banking sector of twin cities of Pakistan.
- To investigate the impact of employee engagement on service quality in banking sector of twin cities of Pakistan.
- To deduce if employee engagement mediates the relationship between human resource management and service quality in banking sector of twin cities of Pakistan.

1.7 Significance of the Study

1.7.1 Theoretical Significance

This study proves a crucial research in assisting research students and human resource management students towards increasing their knowledge regarding the relationship between human resource management, employee engagement, and service quality. Furthermore, this research can contribute to business management, people & organization, and human resource management fields both in theory and operations.

1.7.2 Practical Significance

This study has focused on investigating the relationship between human resource management, employee engagement, and service quality in the targeted banks in Islamabad and Rawalpindi (twin cities of Pakistan). The significance of this study lies for banking institutions of Pakistan which are desiring to acquire a sustainable competitive advantage through improved service quality. Through this study, banking institutions of Pakistan will have an appropriate direction based on which they can effectively improve the quality of their services through effectively managing HRM and employee engagement. Findings of this study will significantly be helpful for the stakeholders of banking institutions of Pakistan, as they will be having better understanding regarding the relationship between human resource management, employee engagement, and service quality. Furthermore, this study contributes relevant literature and gives knowledge to banking managements regarding the impact that human resource management has on service quality with mediating effect of employee engagement.

1.8 Definition of Key Terms

Human Resource Management is considered as the mechanism based on which behavior, attitudes, and skills of an individual employee could be developed, influenced, or reshaped. In addition, HRM is a system which is to attract, develop, motivate, and retain employees for accomplishing organizational objectives (Gutierrez-Gutierrez et al., 2018).

Employee Engagement is considered as the positive employee attitude towards the values that organization possess as well as towards the organization as a whole. In addition, employee engagement is considered as the willingness of an employee in order to make a valid contribution towards the growth and prosperity of their organization (Albrecht et al., 2018).

Service Quality is considered as the complex, subjective, and multidimensional concept, as service quality has certainly been an intangible product which could not be physically measured, counted, viewed, felt, or touched (Berman et al., 2019).

1.9 Structure of the Thesis

This research study has conducted with aim of studying about the impact that human resource management has on service quality with mediating role of employee engagement in the targeted banks in Islamabad and Rawalpindi (twin cities of Pakistan). This research study is distributed in five different chapters and concluded with references & appendix.

Chapter 1 involves the introduction and background of the study, industry analysis, problem statement, research gap, research questions, research objectives, significance of the study, and definitions of key terms.

Chapter 2 presents a review of the literature explaining human resource management, employee engagement, service quality, and the relationship between them. In addition, this chapter highlights the theoretical framework highlighting the dependent, mediating and independent variables, the relationship amongst these variables, and the research hypotheses.

Chapter 3 discusses the methodology including details about data sample, data collection techniques and instrument, statistical tools, etc.

Chapter 4 has included data findings and data analysis through descriptive frequencies, regression, correlation, etc. Both correlation and regression analysis have been performed to empirically strengthen the theoretical insights of the relationship between human resource management, employee engagement, and service quality in the targeted banks in Islamabad and Rawalpindi (twin cities of Pakistan)..

Chapter 5 contextualizes the discussion, conclusion, and recommendations based on the findings and results of the present study.

Summary of the Chapter

This chapter has explained human resource management driving employee experience, employee engagement, and their relationship with service quality. Afterwards, this chapter highlighted the current situation of banking sector of Pakistan. Furthermore, this chapter has also involved the problem based on which research study has been performed and the objective of conducting this study. In addition, it has also covered the research gap based on which this study has been performed. It has also included significance of the research and definitions of key terms used within this research study.

CHAPTER 2: LITERATURE REVIEW

Introduction

This chapter covers the literature review regarding HRM, employee engagement, service quality, and the relationship between them. This aims to provide strong evidence regarding the relationship among HRM (independent variable), employee engagement (mediating variable), and service quality (dependent variable) in the targeted banks in Islamabad and Rawalpindi (twin cities of Pakistan). Furthermore, this study aims to develop an empirically viable research scheme which suggests that the construct of HRM and employee engagement may have significant influence on service quality.

2.1 Human Resource Management

With the increase in globalization, the world is becoming more competitive and unstable than ever before, as business firms all over the world are focusing over gaining competitive advantage with the help of effective human resource practices (Devi & Purnomo, 2019). Human resource management is defined by different researchers in different manner, as Shola et al. (2017) has defined human resource management as a system which is to attract, develop, motivate, and retain employees for accomplishing organizational objectives. In addition, human resource management is also considered as a set of internally consistent practices and policies developed and implicated for ensuring the contribution made by human capital of the firm towards accomplishment of organizational objectives. Amongst the most effective human resource management practices, recruitment & selection, training & development, performance management, and compensation are such practices which are used by the organizations for handling their human resources in a better way (Roşca, 2017). Basically, HRM is mechanism based on which behavior, attitudes, and skills of an individual employee could be developed, influenced, or reshaped, as HRM is a system which is used by business management for attracting, developing, motivating, and retaining employees for accomplishing organizational objectives (Gutierrez-Gutierrez et al., 2018).

Human resource management, explained by Meijerink et al. (2016), has been specifically structured and implemented in such an example that so it plays an amazing role in understanding the goals and objectives of the organization. As Tangthong & Begum (2018) emphasized on the HRM clearly effecting the dimensions of service quality. As pointed out by Dzansi (2016), HRM

practices including training and development and performance evaluations motivate employees to work best to improve employee engagement, whereas Meijerink et al. (2016) pointed out that an organization's most respected resource is its people working independently, which overall increases all management options and practices that are considered as human resource goals. Similarly, Shola et al. (2017) predicts that a productive organization relies on global staffing practices such as job security, recruitment of new faculty, self-directed groups, and decentralized choices, with almost high/competitive salaries from the organization. Performance, extensive training, status reduction improvements and barriers, compensation, etc. are horizontally contrasted in terms of dimensions and performance. As organizations face increased challenges, managers must maintain stable positions to expand the use of HRM to improve employee engagement. HRM is the tool that helps in identifying and developing talented employees.

The skills, tendencies, and behaviors of people can be influenced and reshaped through human resource management, so that there are no barriers to achieving organizational goals. The influence of human resource management aims to improve the level of maintenance of key employees by improving their insights, abilities, to support their inspiration, and to limit or eliminate issues faced at work (Bondarouk et al., 2017). Though, Tangthong & Begum (2018) found that employee engagement may be affected by employee capacity and quality improvement (selection and training) and employee incentives (compensation). Through these practices, the organization's viability and performance has increased dramatically because it includes those exercises that support the organization's mission and goals. Human capital is one of the biggest assets a business/ firm could have. Human capital is related to any learning or quality (born or acquired) owned by an expert, which increases their efficiency. Choosing competent employees from a large number of candidates through an appropriate selection process is prime objective of human resource known as recruitment & selection (Devi & Purnomo, 2019).

In addition, employee development is met through formal and temporary training, such as basic competency training, coaching, etc. Later, through far-reaching training and inspiration to assess the professional knowledge of employees, even high-quality experts will not give full play to their opportunities of not being convinced (Roşca, 2017). Human resource practices are developed and implemented through various approaches including configuration approach, contingency approach, strategic human resource management approach, and universal approach (Dzansi,

2016). Numerous researchers, within their studies, have highlighted the significant impact that human resource management has on employee engagement. Majority of the researchers have emphasized over identifying the association and the extent of association amongst these two aspects. In addition to that, several researchers have come to a conclusion that human resource management is the major factor which makes a valid contribution in influencing employee engagement and performance. An employee is considered as the biggest asset of any business entity because of the ability which employee has in helping the company to accomplish its goals and objectives (Bondarouk et al., 2017).

Recruitment is a process which is divided into various steps including searching, evaluating, and selecting an individual to work for a business entity. As Gutierrez-Gutierrez et al. (2018) has explained within their study that there exists a positive association amongst recruitment, selection test validation, and using of formal selection procedures. Sourcing and hiring the right person for the right job tends to result in higher productivity, as recruitment and selection is a highly impactful practice in HRM. Similarly, Karatepe et al. (2018) also validated the presence of a direct relationship between effective hiring and assigning right job to the right person and organizational performance. Effective recruitment and selection mostly result in the higher labor productivity. Employee is the major factors based on which the success of an organization depends. Therefore, organizations must focus on recognizing the search for most talented employees which could help them in improving of organizational productivity. There have been several methods which can be used by the organizational management during the process of recruitment, as an organization must have an effective recruitment strategy. Recruiting of employees is done fundamentally to satisfy the organizational craving for highly talented and qualified individual who could help organizational in excelling and growing (Meijerink et al., 2016).

Training lays the foundation for enhancing an individual's abilities and improving one's skills. The researchers in the past have revealed the fact that there exists a positive relationship between the increase in organizational performance and finances invested within technical and non-technical training provided by a firm to its employees (Devi & Purnomo, 2019). Training and development are the activities which are associated with the learning of employees, carried out for enhancing the skills and knowledge of employees and helping them develop their personalities (Dzansi, 2016). Training and development activities are recognized as a major investment made

by the firms over their human resource to enhance its productivity. Training and development provided by an organization helps in accomplishing the success in terms of demographic shifts, organizational structure, market competition, and technical invention. Training and development largely consist of three key exercises namely training, mentoring, and development. Organizations that provide employee training and development are absolutely correct in providing services to employees (Shola et al., 2017).

Performance appraisal refers to a systematic process, in which performance is assessed by the supervisor on the basis standards such as initiative, health, versatility, judgement, cooperation, attendance, attitude towards work, leadership abilities, quality and quantity of output, knowledge of the job, and so forth (Tangthong & Begum, 2018). Performance appraisal is also known as merit rating, performance review, employee assessment, performance evaluation, performance rating etc. Performance appraisal is a systematic procedure performed for identifying the competencies and abilities of an employee for future growth and development. This process is primarily performed for exploring the worth of an employee for an organization in which an individual is currently working (Prottas & Nummelin, 2018). Performance appraisal has its association with job analysis, as job requirements are developed based on the standard developed earlier, and performance is judged with respect to such standard known as performance appraisal. Process of designing performance appraisal is highly critical, as it is significant in identifying which employees are best for the organization. Performance appraisal lays a strong foundation for the organizations in identifying and retaining employees which are highly productive (Rosca, 2017).

Compensation is the total reward paid by the management to an employee based on the job and performance. Simply put, compensation is a reward which is earned by an employee as a result of providing his / her services to the organization helping the organization in accomplishing its goals and objectives. Compensation could be monetary such as commission, salary, wages, etc. or non-monetary such as promotion, incentives, or benefits (Shola et al., 2017). As Bondarouk et al. (2017) has explained that there exists a direct relationship between compensation and productivity of an employee. Similarly, this study has also highlighted the indirect relationship between employee turnover and compensation practices. This study has also advocated that there is a significant role played by the compensation practices within an organization in attracting or retaining of highly talented and qualified employees. Whereas, Tangthong & Begum (2018) has

shown that employees' performance is certainly increased with the increase in incentive pay plans. In addition to that, another survey performed by Meijerink et al. (2016) has shown the increase within employee performance is due to implication of effective compensation practices.

Human resource management is highly challenging and expensive, as implication of these practices within an organization could be done through dealing with the challenging and expensive aspects. Organizations have to manage their human capital in the right manner in order to make themselves more successful and highly competitive within their respective industries (Devi & Purnomo, 2019). Researchers have exerted lots of effort and time in understanding HRM. HRM is considered as a conglomerate of certain philosophies, policies, and practices, which an organization designs for attracting, developing, motivating, and retaining its employees to ensure effective survival and functioning of itself (Roşca, 2017). HRM practices are mostly considered as the high-involvement work practices. The increased competition and challenging business dynamics have enforced companies to handle their human resources in a sterner manner to prohibit them switching towards any competitor (Bondarouk et al., 2017). Most organizations have already improved their human resource practices to sustain their employees and enhance their productivity, which is eventually helping them gain competitive advantage (Devi & Purnomo, 2019).

2.2 Employee Engagement

Employee engagement is described as the willingness of employees in order to make a valid contribution towards the success of their organization up to the extent till which they can insert their best effort (working in extra time to enhance performance, excessive use of brainpower up to the possible extent, and full usage of physical energy) in performing their formal organizational work (Prottas & Nummelin, 2018). Multiple measures have been used as performance metrics in order to evaluate the performance of individual employees with an organization to identify its employee engagement. These variables include competency of an individual employee, adaptation and proactive ability to changes, staff competence, performance on the basis of overall proactiveness in normal job-related situations, competence of team members and compliance as well. Capacity of an individual and behavior within the organizational environment are closely associated with "task" & "work role behavior", and have a formal concept rather than being embedded in social context (Cooper-Thomas et al., 2018). Employee engagement is considered as the attitude that an employee has towards the work, and research conducted in this domain has

shown that organizational commitment is a unique, well-structured phenomenon that may be influenced by the attitude that employee has towards the work (Albrecht et al., 2018).

According to the researchers Mone et al. (2018), employee engagement is defined as the positive employee attitude towards the values that organization possess as well as towards the organization as a whole. With respect to the concept of Karatepe et al. (2018) regarding employee engagement, it is such a state of mind that involves positive attitude and fulfilling work related activities through three major aspects such as vigor, dedication, and absorption. 1) Vigor can be explained as the higher energy levels and strong resilient mental ability of an individual while performing tasks related to work, willingness of an individual to put extreme effort while doing the work, and persistence despite of having to face any type of difficulty in the work; 2) dedication can be described as the ability of enthusiasm, sense of significance, level of inspiration, pride about one's own performance and challenges faced to accomplish work; and 3) absorption is all about an individual employees being fully involved and happily engrossed in the work. At last, working on all the previous research conducted concerning to employee management and work management (Wang & Tseng, 2019).

Employee engagement mainly depends on variety of factors such as personal and work related. The most important work-related factor is the relationship between the employer and the employee (Cooper-Thomas et al., 2018). The traditional concept regarding the association between employer and employee has been changed in the recent study which demonstrates the controller and refusal roles of both parties involved in the particular relationship. Employees who are leading in performance portray improved business productivity, efficient business performance and also plays their role with optimum efficiency (Albrecht et al., 2018). Capacity for group members is the tendency of being closely linked to others by providing them "personal support, helping behavior, and behavior for team play" which has been considered as a behavioral act applied in team's context or applied in the group. Employees at higher levels tend to show greater commitment towards organizational goals and objectives accomplishment and strive to develop an organizational behavior of citizenship to create a healthy working atmosphere with the organization in order to improve the organizational performance as a whole (Mone et al., 2018).

Employee engagement relates with numerous organizational outcomes such as satisfaction with job, performance of employee, employee's commitment towards the organization, profitability,

productivity, and retention of employee (Karatepe et al., 2018). Firstly, employee engagement relates to the level of satisfaction and also with the performance of an employee in an organization. For example, employee engagement is not only concerned with the level of satisfaction but also act as a vital predictor in predicting employee's satisfaction towards the job (Wang & Tseng, 2019). Likewise, with reference to the findings of Albrecht et al. (2018) on employee engagement, it has been related to the contextual performance as well as to the task performance. Whereas, the study of Karatepe et al. (2018) has suggested employee's attitude towards higher employee engagement lead towards the high-level performance amongst both in-role and extra-role. In addition to that, employee engagement has proved a pivot reason behind the confirmed sustainability within the performance of an employee. Secondly, there exists a positive relation between employee's engagement and factors related to organizational outcomes including productivity of employee and the role an individual employee plays in the enhancement of organizational profitability. According to the explorations done by Prottas & Nummelin (2018) in the study of employee engagement, it was found that employee engagement has a direct impact on the business level outcomes of an organization since it has positive relationship with the level of productivity and profitability.

Every individual task has different levels of competitiveness attached to it. Each task's competitiveness shows the impact that people tend to have on their roles within the organization due to changes in support. Staff members tend to explain the changes within their roles due to the changes that have occurred within the organization regarding support (Cooper-Thomas et al., 2018). With respect to the conclusions drawn by the members of the organization, people have the capability of overcoming the changes that occur in their formal roles and also explain how they get through that phase (Mone et al., 2018). In last few years, work engagement and employee engagement have been the trending aspect of organizational behavior. There have been various definitions given regarding the topics in the literature: yet, according to most of the articles, no universal definition exists regarding the employee engagement and work engagement. The study of Wang & Tseng (2019) has provided a definition concerning to employee engagement and it is stated as "positive antithesis of burnout". Such definition shows the engagement of an employee towards its work and the commitment level towards the organization.

Additionally, reports have shown that employees engaged more with the organization have higher level of confidence and their efforts could play a valuable role in enhancing overall productivity level, influence highly on retaining existing employees and maintain a strong retention system, and enhance profitability of an organization (Mone et al., 2018). In addition, factors like commitment of employees towards an organization and retention of employees have been affected directly by the engagement that employees show towards the work. Research has shown the relation that occurs amongst employee engagement and organizational commitment is citizenship behavior (Albrecht et al., 2018). In reference to the reports of Cooper-Thomas et al. (2018), engaged workers tend to show more level of commitment towards the organization they are part of. Similarly, the level of commitment towards the organization is very high in the employees who are more engaged which influence others to increase the productivity of their work in order to improve the image of the organization. Despite of all that, improvement in the levels of engaging employees tend to enhance the retention of employees (Balakrisan et al., 2013). To be precise, employees engaged within the organization have higher confidence due to the efforts they are putting in order to enhance the level of employee retention in an organization and also respond to decline the costs that are associated with the enhancement of employee retention. Overall, majority of research work has been done on this concept and its impact on building employee commitment and citizenship behavior towards organization that increases productivity and profits of an organization (Karatepe et al., 2018).

Organizations do take reactive measures against their employees that might affect them with the organizational changes. Individual need to stay proactive, focus on self-employment and also emphasize on future oriented goals that can change situations of the work, keep performing daily work with efficiency and effectiveness in order to succeed against these changes (Prottas & Nummelin, 2018). A member of a proactive team focuses on showing the individual behavior. Improvement that has come in the performance of that individual and try to be innovative by either bringing change in the work or by suggesting a new combination of forming a team. An organization's proactive member being independent focuses on improving behavior within the organization to strive and succeed in the future. Proactive behavior of an individual in the organization is considered as engagement of employee towards work, or employee engagement (Wang & Tseng, 2019). As Albrecht et al. (2018) have been successful in proposing the definition

for management of both employee engagement and employee engagement after completing the review of 155 articles.

Employee engagement is actually a social interaction that shows strong engagement of employee towards their work within the organization and an individual building a strong relationship with the supervisor (Cooper-Thomas et al., 2018). In return for employee engagement, leaders do reward their employees in such a way that they provide their employees special privileges, opportunities to develop their careers, provision of support which is additional to whatever is provided to others, and also result in enhancement of job autonomy which ultimately enhances employee engagement. Such additional resources might result in enhancing ability of the employee to perform at highest level, and collectively result in strengthen of organizational commitment (Mone et al., 2018). With respect to the findings of Karatepe et al. (2018), a symbiotic relationship of higher quality has many benefits which leads towards improvement in social functioning and additional creativity within an organization. Their findings have clearly suggested that employees who have the support of their supervisors show full commitment towards the organization and tend to be more innovative than others. Employees who are leading in performance have improved business productivity, efficient business performance, and also play their role with complete efficiency (Albrecht et al., 2018). Availability of a higher degree of freedom and support from the management within the organization environment makes an individual innovative in keeping the thought process alive by being an active participator of organizational citizenship behavior. Indeed, a workplace where leader supports its employees tends to be the organization which believes in employee engagement (Wang & Tseng, 2019).

There was a need for switching from the traditional type of leadership to the modified leadership which is more open and focuses mainly on the exchange between both parties, encouragement that employees get in order to actively participate in the role they play in accomplishment of their work. The initial work regarding this topic has found that through behavioral power, employees have the opportunity to empower psychology, thus enhancing job satisfaction and organizational commitment (Cooper-Thomas et al., 2018). Nevertheless, the academic literature has been regarding the fact that how a leader is working in improvement of employee engagement of each employee. Creation of quality relations by the employee with the employer (leader) results in

increasing of employee's credibility and facilitate it role in the eyes of the employer which creates an efficient appeal for the leader as both parties can interact effectively in order to support the organization and utilize its talented resources which can help them in achieving its core objectives (Mone et al., 2018).

2.3 Service Quality

Service quality has been measured through the degree to which the customer has been satisfied with products and services offered by certain brands. Service quality is a parameter based on which the satisfaction of a customer is measured. In our lives, quality is becoming an important aspect, as people throughout the world are interested in getting quality products and services. The shift in people's focus towards quality has forced organizations and firms to consider quality as a vital aspect in production of products and delivering of services (Boella & Goss-Turner, 2019). Service quality has been complex, subjective, and multidimensional concept, as service quality has certainly been an intangible product which could not be physically measured, counted, viewed, felt, or touched (Berman et al., 2019). Quality has been an effective tool used by the business firms to gain and sustain their competitive advantage. Increasing quality via improving processes and structures has led to positive brand reputation, increased market share, decreased cost, reduced delays, rework and waste (Berman et al., 2019). In addition, profitability and productivity of business firms focusing on quality is also increasing. Hence, it has been highly appropriate to define, evaluate and increase quality of services. It is hard to define quality because of its intangible and subjective nature, as there have been various definitions of quality based on the perspective and context in which quality has been considered (Gutierrez-Gutierrez et al., 2018).

Meanwhile, there has not been a single universally accepted definition of quality. However, quality is considered as fitness for use, conformance to requirements, conformance to specifications, excellence, value, meeting needs and expectations of customers, and delighting the customers on consistent basis, through provision of products and services. Quality services are definitely those services which results in meeting or exceeding the implicit and explicit needs of customers (Analoui, 2018). When it comes to service providers, it is more difficult to define quality in context of service sector. Unlike manufactured goods, services have certainly been intangible which could not be physically measured, counted, viewed, felt, or touched. Production / manufacturing of goods which are tangible tend to permit quantitative measures of quality, as these goods can be physically

measured, counted, viewed, felt, or touched (Carayon et al., 2014), whereas service quality is mainly dependent over service provider and customer interaction. Several quality characteristics including accuracy, consistency, and timeliness, make it challenging for measuring service quality beyond a subjective assessment by a customer. Service sector faces significant difficulties in reproducing services on a consistent basis (Baum, 2018). Quality of the services may differ amongst places, customers, and producers. The difference in quality and reproduction of services is mainly due to distinguished professionals which are involved in delivering of services to customers (Boella & Goss-Turner, 2019).

Service quality can generate revenue, a part of the industry, and quantifiable profits. As indicated by the SERVQUAL survey, SERVQUAL relies on five components of management: physical reliability, responsiveness, affirmation, and compassion. In contemporary assets. conceptualization, service quality (SQ) is an examination of the desire of conceptualization of this administrative quality is in the worldview of hope for uncertainty. Companies with high management quality will meet or exceed customer needs while maintaining financial agility (Gutierrez-Gutierrez et al., 2018). Service providers that are involved in offering services of highquality tend to have consistent relationship with their customers leading to increase chances of their customers returning back to them in the future for more consumption. Working regularly to improve the performance especially in the areas where customer interaction is more, has been likely to have good impact on overall service quality (Analoui, 2018). Measuring service quality is a basic survey which each organization should conduct to progress in their field. Serving the customers in a right manner not only has positive impact on brand's growth, but it also impacts the perception of customers. Quality service is an indicator which indicates that how customers are satisfied with their associated brand (Baum, 2018).

Measuring service quality does not only provide brands with the knowledge of their marketing and sales practices, but also sheds light on how much customers are liking or disliking brand's offered services (Berman et al., 2019). Service quality mainly depends upon four factors that include quality of a service, delivery person behavior, time of delivery, and problem-solving effectiveness of the service provider. Consistency in delivering on the promises and maintaining continuous communication with the customers pave the way for better future of a company. Taking frequent feedback from regular customers will help to understand the deflection from past performance and

also help to recognize underlying weaknesses in the system. The factors which affect the perception of a customer about the service provider include quality of services offered, interaction of customers with staff members, brand value, etc. (Hsu et al., 2017). Service quality will depend upon the consistency with which a customer is served by the service provider through its offered services. Meanwhile, service quality is one of the most over used phrases in business today. In the business environment, the concept of service quality is important because it is considered to be a profitable aspect (Kim & Johnson, 2016).

In service operations, establishing and maintaining quality standards has been very difficult. The most important element in providing a satisfactory or delightful service is a consistent quality of service. The existing research material suggests that "quality" of relationship between service employees and customer is what really counts (Boella & Goss-Turner, 2019). Companies with high management quality will either meet or exceed customer needs while maintaining financial agility (Gutierrez-Gutierrez et al., 2018). In service industry, social interactions have a fundamental role in delivering a quality service. It is quality of interactions that works as the best predictor of customer satisfaction. The more interactive and understanding the workforce, is the more they are able to satisfy the needs of their customers. The quality they deliver mainly depends on their understanding of customer needs and that is a result of successful interaction with the customers. Due to the natural immateriality, indivisibility and heterogeneity, quality delivery of services seems to be a difficult problem to understand and measure. Quality delivery of services improves customer satisfaction and stimulates expected returns (Baum, 2018).

2.4 Theoretical Evidence

Numerous researchers within their studies have highlighted the relationship between HRM and employee engagement. Majority of the researchers have emphasized over identifying the relationship and the extent of relationship amongst them (Devi & Purnomo, 2019). In addition to that, several researchers have come to a conclusion that HRM is the major factor which makes a valid contribution in influencing employee engagement. Employee engagement is very complex to understand, as HRM could help an organization to deal with such challenging and expensive aspect. Researchers have exerted lot of effort and time in understanding the concept of employee engagement and its relationship with HRM (Bondarouk et al., 2017), whereas Shola et al. (2017) conducted a survey to understand the impact of HRM on employee productivity as well as

proactive and undiscovered positive engagement in the Indian environment. Meijerink et al. (2016) have endorsed the central influence of HRM, such as the impact of compensation and performance appraisal on employee engagement, by guiding their exploration in the financial environment of developing countries, whereas Berman et al. (2019) have performed a survey on 30 steel mills and concluded that organizations that emphasized on employee engagement experiences higher estimated earnings.

Employee is considered as the biggest asset of any business entity because of the ability that an employee has in helping the company to accomplish its goals and objectives. Employee engagement is very significant in having its influence over the success or failure of any organization (Gutierrez-Gutierrez et al., 2018). Organizations have to manage their human capital in a right manner in order to make themselves more successful and highly competitive within their respective industries. As Mowday et al. (2013) demonstrated that employees who focus on organizational vision tend to ultimately devote resources to the organization's goals, which encourages an individual to apply extensive efforts in the organization to take care of the organization. Whereas, Elnaga & Imran (2013) showed a significant association between HR practices and employee engagement by considering eight practices in HR guiding the difficulties and prospects of HR to create an organization. As Boella & Goss-Turner (2019) explained a relationship between HRM and service quality and shown positive relationship between them in the US environmental setting. As Dzansi (2016) pointed out, HR practices such as employee collaboration, performance-based compensation, business security, sharing data, training, and employee prosperity are all integrated to complete an effective set of HRM practices.

On the other hand, service quality is another aspect which is influenced with the help of HRM, as service quality is improved mainly for attracting the target customers through serving them with appropriate services in order to improve their satisfaction (Roşca, 2017). When it comes to service providers, it is more difficult to define quality in context of service sector. Unlike manufactured goods, services have certainly been intangible which could not be physically measured, counted, viewed, felt, or touched. Quality has been an effective tool used by the business firms to gain and sustain their competitive advantage. Increasing quality via improving processes and structures has led to positive brand reputation, increased market share, decreased cost, reduced delays, rework and waste (Berman et al., 2019). Researchers in the past have conducted various surveys to explore

the significance of service quality whereby the results of the studies have indicated that the emotional relationship with a customer is very important factor in enhancing customer satisfaction about the services offered (Baum, 2018).

Service quality in an intangible and theoretical concept. The state of service will depend on each person differently and it will vary from one person to another. It can also vary for same person from one service to another service. The degree to which a certain individual will feel satisfied with a certain service will depend on different physical and psychological variables. These variables will directly correlate with the customer service level and create a difference between customer disliking the service or liking the service (Analoui, 2018). Similar type of services in the market will mean that customer will have more services to choose from and attaining satisfactory level will be much more challenging. Disconfirmation model of customer service is the process by which customer satisfaction level can be recorded. In this model, gap between the expected service and received service is measured (Boella & Goss-Turner, 2019). Customers provide the values for both of these factors. The comparison will be customer based so there will be no partiality in the model and service provider's performance will be correctly calculated. Hence, one of the most important elements in providing a satisfactory or delightful service is service quality (Gutierrez-Gutierrez et al., 2018).

Research studies in recent past have suggested that services of high-quality provided to the customers helps in improving customer satisfaction (Berman et al., 2019). In this era of globalization, effective organizations improve the quality of their services to meet the needs of their customers. Customers' expectations from the service providers are increasing with the passage of time. Satisfaction can only be achieved when service providers, deliver services of high-quality that meets customer expectations. However, the competition has increased significantly, and durable customer relationships are not established by merely meeting the expectations (Analoui, 2018). Studies have shown that nearly 80 percent of satisfied customers still exhibit switch behavior if not served with services of high-quality every time. Researchers have put forward the idea that service quality is an essential element for the long-term profitability of a business. To develop a brand reputation, service providers must advance their services to an exceptional level with the help of HRM to deal with the customer expectations (Cooper-Thomas et al., 2018). In addition, the study of Baum (2018) suggested that the workforce's behaviors and

interaction with customers are important elements in generating an unforgettable service experience. In 21st century, increase in competition has certainly enforced every service provider to ensure the satisfaction of customers and making them loyal with their brands in order to survive and succeed within the service industry.

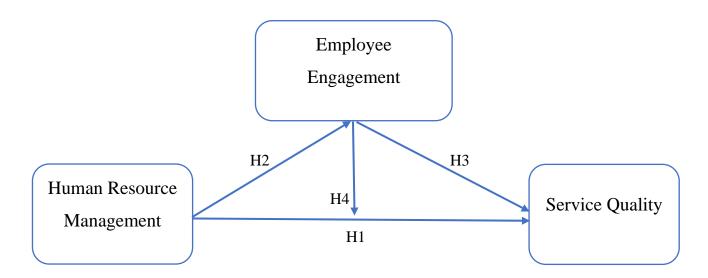
Similar to numerous researchers, Albrecht et al. (2018) stated that role of HRM is critical to the development of employee engagement, and that employees will eventually dedicate themselves to the organization if their efforts are recognized and rewarded, as employee engagement is influenced by HRM. Exchange relationship of higher quality has many benefits which leads towards improvement in social functioning and additional commitment within an organization. Their findings have clearly suggested about such employees whom have the support of their supervisors show full commitment towards the organization and tend to be more innovative than others. Majority of the firms rely heavily over implementation of four HRM practices such as recruitment & selection, training & development, promotion practices, and compensation and social benefits. In addition to that, some of the organizations also involve HRM practices such as performance evaluation and appraisal, reward system, etc. (Mone et al., 2018). Meanwhile, engagement of employees enhances within the business environment emphasizing highly over HRM. Companies can reward employees as a way to identify employees' efforts, so employees choose to focus on the organization's goals rather than focusing on their personal goals (Karatepe et al., 2018).

2.5 Theoretical Background

Maslow's need hierarchy theory states that an organization is able to fulfill the needs of an individual will enhance the satisfaction level of such individual towards the work resulting in helping the firm to accomplish its goals and objectives. The needs are divided into different categories such as physiological needs, safety needs, love and belonging needs, self-esteem needs, and self-actualization needs. Maslow argues that only after the lower needs are satisfied then only one is able to move upwards. In the job situation, the theory implies that only once the lower order needs are fulfilled then an employee will seek satisfaction and achievement from the work itself (Albrecht et al., 2018). In addition, equity theory indicates that humans have certain expectations when they step into their workplace. If employees are given necessary benefits by the HRM department based on their efforts, the productivity of employees will be higher. This is the central

notion of equity that individuals are rewarded against their efforts. When one perceives that one is not getting the fair reward against one's efforts, one tends to slack off at his performance by not showing full devotion towards the work (Prottas & Nummelin, 2018). As Wang & Tseng (2019) argues that in certain organizations, one tends to get engaged quickly if one is getting what one deserves, and the performance of such individual increases significantly. Likewise, process theory is aimed at explaining the relationship of HRM with employee engagement. Employee engagement is not determined by nature or context of the job, but rather by the values or expectations that one has regarding the job. If one gets what one expected to get from the job, one's engagement will be higher (Mone et al., 2018).

2.6 Theoretical Framework



This theoretical framework has one independent, one mediating, and one dependent variable. Human resource management is used as independent variable. Whereas, employee engagement is used as mediating variable. However, service quality is used as dependent variable in this study. This theoretical framework suggests that human resource management having an influence on service quality with employee engagement mediating their relationship. This framework indicates that human resource management at workplace influence service quality in positive manner, as employee engagement is resulting in increasing the positivity of relationship between HRM and service quality.

2.7 Research Hypotheses

Following are the research hypotheses of this study:

H₁. Human resource management has positive impact on service quality in banking sector of twin cities of Pakistan.

H₂. Human resource management has positive impact on employee engagement in banking sector of twin cities of Pakistan.

H₃. Employee engagement has positive impact on service quality in banking sector of twin cities of Pakistan.

H₄. Employee engagement mediates the relationship between human resource management and service quality in banking sector of twin cities of Pakistan.

Summary of the Chapter

This chapter has presented review of the relevant literature on the constructs of human resource management, employee engagement, service quality, and the relationship between them. In addition, this chapter offers the theoretical framework based on the developments in HRM underlying its influence on service quality with mediating effect of employee engagement. The diagrammatic illustration of the theoretical framework is then presented that shows the relationship between variables of this study. The hypothesized relationships between the variables are also stated alongside for empirical testing in proceeding sections of this thesis.

CHAPTER 3: RESEARCH METHODOLOGY

Introduction

In this chapter, the methodology which was applied to find out the impact of HRM on service quality with mediating effect of employee engagement in twin cities of Pakistan is described. This chapter includes research design, research instrument, population and sample size, data collection, data analysis, etc.

To begin with, the variables in the study had to be operationalized in order to remove ambiguity through defining them in a way that makes them objectively measurable. This was done by adopting relevant parts of the questionnaires pertinent to each variable from germane researches in the past. Following that, the validity of the now operationalized variables was again used through the outcomes of the aforementioned previously conducted researches; it was determined that the research/survey instrument adhered to both its face and content validity on account of being unbiased and staying within relevant bounds while collecting and later measuring and analyzing the collected responses.

3.1 Research Design

As Flick (2015) has defined research design as a plan of researcher specifying the procedure and method for collection and analysis of necessary information. In this research, positivist approach has been used to achieve the research objectives. A research study can be conducted through two methods, namely qualitative and quantitative methods (Kumar, 2019), or a mix of both. The current study is a primary research and will be based upon the collection of firsthand primary data. It is a cross-sectional study that employs a solely quantitative approach.

3.2 Research Variables

This study includes three types of variables such as independent, mediating and dependent variables. In this study, human resource management has been considered as an independent variable. Whereas, employee engagement has been used as the mediating variable. Service quality has been considered as the dependent variable, to investigate their relationship in banking sector of twin cities of Pakistan.

3.3 Research Approach

The study has used positive paradigm for the sake of objectivity, using quantitative research technique. The current study uses deductive research approach. Deductive approach starts with the development of hypotheses based on already existing literature and then by designing research strategies to develop and test the hypotheses. Extensive review on data and information obtained from the literature is collected by the researchers to confirm or negate the proposed hypotheses (Jonker & Pennink, 2010). Deductive approach starts from development of theory, hypotheses formulation, and observation attained through the data. The study is cross-sectional in nature and is limited to positivism philosophy, which is used by many researchers in the recent past.

3.4 Research Strategy

Research strategy provides with the systematic plan and direction to conduct the research. Survey research design is used in the study. Survey uses questionnaires technique in order to obtain data about practices, situation and view point of individuals. This study has been designed for collecting information regarding literature topic and analyzing collected information for drawing a conclusion. Quantitative analytical techniques have then been used to draw inference regarding proposed relationships (McCusker & Gunaydin, 2015).

3.5 Research Instrument

To measure the respondents' perception towards the variables of interest, an adoptive structured questionnaire has been used as an instrument to collect the data. There have been many ways to collect the data. The present study is quantitative; therefore, the instrument used for data collection is a structured questionnaire based on 5-Likert scale. The present study has adopted the validated and already tested structured questionnaire for primary data collection. Data has been collected from through structured questionnaire adopted from the previous studies. Questions of human resource management have been adopted from Gutierrez-Gutierrez et al. (2018). However, questions of employee engagement have been adopted from Cooper-Thomas et al. (2018). Similarly, questions of service quality have been adapted from Devi & Purnomo (2019).

3.6 Unit of Analysis

Unit of analysis for this study comprises individual employees working in private commercial and microfinance banks present in the twin cities of Pakistan.

3.7 Population

Population is a classification of people, events, and things connected with the domain that the researcher aims to investigate and study (Flick, 2015). The target population of this study has been employees working in the targeted banks in Islamabad and Rawalpindi (twin cities of Pakistan). The approximate population finalized for this study has been 700 employees with the targeted designations/positions working in banking sector of twin cities of Pakistan. The target banks included the four largest private (local) banks of Pakistan, i.e. Habib Bank Limited, United Bank Limited, Allied Bank Limited, and MCB Bank Limited; along with two private microfinance banks, i.e. First Microfinance Bank, and Khushhali Microfinance Bank. From within the banks, four cadres of employees were selected, i.e. Branch Managers, Operations Managers, Accounts Officers, and Support Staff.

3.8 Sample Size

Appropriate sample size or observations made plays integral part in research. Without proper sample size, data obtained may not be reliable and results formulated would not be generalizable. The sample of the present study comprised of 250 employees working in the selection banks in Islamabad's and Rawalpindi's banking sector. Sample size for the study was calculated through Morgan's Table (Krejcie & Morgan, 1970).

3.9 Sampling Technique

To collect the data, a simple random sampling has been used to take the response of employees through adopted questionnaire. This technique was employed because it has been recognized as the purest technique providing every member of population the equal chance to be chosen as part of the sample.

3.10 Data Collection Procedure

After adopting the questionnaire with intense care, it has been further simplified to ensure that process of answering becomes easier in order to get the reliable responses from the respondents

(Flick, 2015). Data collection has been done by the researcher through distributing structured questionnaire amongst respondents (employees) working in banking sector of twin cities of Pakistan. Researcher has distributed the questionnaires physically as well as by using the online mediums through "Microsoft Forms" and collected data by floating the link using various HR representatives in the target banking institutions. Then, data collected through questionnaires was cleaned, validated, managed, and analyzed appropriately to support the deduction of reasonable findings and conclusions for the study.

3.11 Data Analysis Techniques

Once data collection has been done, data analysis began with the help of various tests to complete the analysis procedure (Kumar, 2019). Various statistical tools/methods, such as regression and correlation analysis, have been applied with the help of SPSS software for proceeding data analysis and identifying the extent/intensity and direction of relationship between human resource management (independent variable), employee engagement (mediating variable) and service quality (dependent variable). Statistical tools (regression and correlation) used for data analysis have been highly reliable and valid instruments widely used around the globe for data analysis.

3.11.1 Correlation Analysis

Correlation analysis is a statistical instrument which shows the magnitude and direction of relationship between two or more variables. In this research, correlation analysis will go on to explain in the proceeding chapter how the independent and mediating variables individually impact the dependent variable.

3.11.2 Regression Analysis

Regression analysis is a statistical instrument which highlights the magnitude of relationship between two or more variables. In this research, regression analysis will go on to explain in the proceeding chapter to what extent the independent and mediating variables collectively impact the dependent variable.

CHAPTER 4: DATA FINDINGS AND ANALYSIS

Introduction

In this section, the outcomes and scrutiny of the information collected through the structured questionnaire have been discussed. At the end of this section, the reader will have a complete 360-degree view and knowledge of the whole data and how it was arranged and from where it was collected including the backgrounds and qualifications of the related stuff.

4.1 Data Analysis

4.1.1 Reliability

This section mainly covers the Cronbach's Alpha. The specific source which is coefficient of reliability that tells us to what extent the selected items in a set have positive correlations with one another. Internal consistency reliability is the highest as the coefficient or reliability reaches the value of 1, and vice versa.

Reliability Statistics

Variable	Cronbach's Alpha	N of Items
Human Resource Management	.839	6
Employee Engagement	.751	6
Service Quality	.738	6

The values of Cronbach's alpha shown by reliability statistics are highly acceptable in terms of this study. The values of Cronbach's alpha clearly indicate a higher level of reliability and consistency in the questionnaire used for the research conducted within the study. Values of Cronbach's alpha are very close to 1, which supports the claim that bith questionnaire used and the responses obtained were reliable.

4.1.2 Descriptive Frequencies

The researcher has grouped the data collected into different classes so that it is easier to interpret. The sample size consists of many groups and they are as follows: what is the gender of the respondent, what is their age, what is their designation, and what is their experience. These questions if answered as per the expectations, then those people were included in the study.

Demographics		Frequencies	Percentages	Cumulative Percentage
Gender	Male	192	77	77
	Female	58	23	100
Age	Less than 30 years	101	40	40
	30 – 45 years	98	39	79
	More than 45 years	51	21	100
Designation	Branch Manager	13	5	5
	Operations Manager	21	8	13
	Accounts Officer	62	25	38
	Support Staff	154	62	100
Experience	Less than 5 years	124	50	50
	5 to 10 years	88	35	85
	More than 10 years	38	15	100

Based on gender, 192 respondents with the percentage of 77 were males. On the other hand, 58 respondents having the percentage of 23 were females respectively. Based on age, 101 respondents with the percentage of 40 were having their age less than 30 years. Whereas, 98 respondents with the percentage of 39 were having their age between 30 – 45 years. Similarly, 51 respondents with the percentage of 21 were having their age more than 45 years. Based on their designation, 13 respondents with the percentage of 5 were branch manager. In addition, 21 respondents with the percentage of 8 were operations manager. Furthermore, 62 respondents with the percentage of 25 were accounts officer. Whereas, 154 respondents with the percentage of 62 were support staff. On the basis of experience, 124 respondents with the percentage of 50 were having the experience of less than 5 years. Similarly, 88 respondents with the percentage of 35 were having an experience between 5 to 10 years. In addition to that, 38 respondents with the percentage of 15 were having an experience of more than 10 years.

4.1.3 Correlation Analysis

Two variables relationship strength is termed as correlation. When there is a high strength between the two variables relationship, the correlation will be high or strong while on the other hand when the strength of relationship is weak, the correlation will be low this means that the variables are hardly related to each other. The process in which strength of relationship is studied by using the available data is known as correlation analysis. The range varies from -1 to +1 of a correlation-coefficient. The value of correlation, when negative, i.e. -1 denotes that the value of one variable decreases as the value of the other variable increases. On the contrary, the value of correlation, when positive, i.e. +1 denotes that the value of one variable increases as the value of another variable also increases. The correlation coefficient which is mostly used is Pearson r. The two variables which are being analyzed are measured since increasing value i.e. interval scale. To find out the relationship between the two variables, the Pearson correlation was also used in this study.

		Human_Reso	Employee_	Service_
		urce_Manage	Engagemen	Quality
		ment	t	
Human_Resou	Pearson Correlation	1	.477**	.498**
rce_Manageme	Sig. (2-tailed)		.000	.000
nt	N	250	250	250
	Pearson Correlation	.477**	1	.474**
Employee_Eng	Sig. (2-tailed)	.000		.000
agement	N	250	250	250
	Pearson Correlation	.498**	.474**	1
Service_Qualit y	Sig. (2-tailed)	.000	.000	
	N	250	250	250

The table above shows that relationship between human resource management and employee engagement is highly significant with the magnitude of .477** and in positive direction. Whereas, relationship between human resource management and service quality is highly significant with the magnitude of .498** and in positive direction. Similarly, relationship between employee engagement and service quality is highly significant with the magnitude of .474** and in positive direction.

4.1.4 Regression Analysis

During the analysis of the data another term is being used called the regression analysis. This is also a very vital step in calculating the type of the relationship between the variables, which is two variables being either directly proportional or indirectly proportional, and whether they are independent or dependent variables. We have used a linear regression analysis for our variables of this research. Such results, when derived from this whole process, can give the most relevant and reliable data.

Model Summary

Model	R	R Square	Adjusted R	Std. Error of
			Square	the Estimate
1	.481 ^a	.472	.464	.37182

a. Predictors: (Constant), Human_Resource_Management,

Employee_Engagement

Value of R indicates the simple correlation. However, value of R is 0.481 (48.1%), which gives strong indication of high degree relationship between human resource management (independent variable), employee engagement (mediating variable) and service quality (dependent variable). Similarly, R² gives an indication of extent to which "service quality" can be explained by "human resource management and employee engagement". Regarding this study, R² is 0.472 (47.2%), which is very high. On the other hand, Adjusted R² shows how fit the theoretical model has been. So, when it comes to this study, Adjusted R² is 46.4% fit, which is a good sign.

ANOVA

	Model	Sum of Squares	Df	Mean Square	F	Sig.
	Regression	119.089	2	27.371	27.193	.000
1	Residual	137.101	127	1.052		
	Total	254.190	129			

a. Dependent Variable: Service_Quality

Employee_Engagement

The significance level of this model is .000. Since the actual value obtained is less than .05, it validates the significance itself.

b. Predictors: (Constant), Human_Resource_Management,

Coefficients

	Model	Unstandardized		Standardized	t	Sig.
		Coefficients		Coefficients		
		В	Std. Error	Beta		
	(Constant)	.216	.208		2.209	.002
1	Human_Resource_Management	.382	.275	.375	3.092	.003
	Employee_Engagement	.294	.237	.291	2.772	.002

a. Dependent Variable: Service_Quality

Based on the concept, this table indicates the magnitude and significance of relationship between variables of the study. The contribution made by human resource management is 38.2% with the magnitude of .003. Whereas, contribution made by employee engagement is contributing 29.4% with the magnitude of .002 to the service quality.

4.1.5 Mediation Analysis (Hayes Process)

Matrix

****** PROCESS Procedure for SPSS Version 3.4 *************

Written by Andrew F. Hayes, Ph.D. www.afhayes.com

Documentation available in Hayes (2018). www.guilford.com/p/hayes3

Model: 4

Employee engagement mediates the relationship between human resource management and service quality in banking sector of twin cities of Pakistan.

Y:SQ

X:HRM

M : EE

Sample

Size: 250

OUTCOME VARIABLE:

EE

Model Summary

As the value of p is less than 0.05 and F is greater than 2, so hypothesis for the significant relationship between HRM and SQ is accepted. The value of R is 0.5736, which means one unit change in HRM will bring an increase in SQ by 57.36%.

Model

OUTCOME VARIABLE:

SQ

Model Summary

Model

coeff se t p LLCI ULCI

.0000 2.5707 .0000 .0000 constant .0000.0107 **HRM** .0000 0000. 11.8558 .0000.0000.0000EE 1.0000 .0000 4.537E+015 .0000 1.0000 1.0000

Error encountered in source line # 74130

Error # 12564

An argument of the SQRT function contains a negative element.

Execution of this command stops.

****** DIRECT AND INDIRECT EFFECTS OF X ON Y ****************

Direct effect of X on Y

Effect se t p LLCI ULCI .0000 .0000 11.8558 .0000 .0000 .0000

Indirect effect(s) of X on Y:

Effect BootSE BootLLCI BootULCI .5559 .0591 .4374 .6681

Results indicated that human resource management was a significant predictor of service quality, B = .559, SE = .0505, p < .05, and that employee engagement is a significant predictor of service quality, B = 1.000, SE = .000 p < .05. These results support the mediational hypothesis. Human resource management is still a significant predictor of service quality after controlling for the mediator, attitude, B = .000, SE = .000, p<0.05 consistent with partial mediation. These results indicated the indirect coefficient was insignificant, B = .559, SE = .0591, 95% CI = .437, .687. This tells that employee engagement has a mediating effect on relationship between human resource management and service quality by 0.559 units.

Level of confidence for all confidence intervals in output:

95.0000

Number of bootstrap samples for percentile bootstrap confidence intervals:

5000

----- END MATRIX -----

4.2 Data Findings

Based on the results expressed above, the following findings have been deduced in connection to the hypotheses of this study.

Hypothesis 1 was 'Human resource management has positive impact on service quality in banking sector of twin cities of Pakistan' has been accepted in correlation and regression analysis. In correlation analysis, human resource management is positively related with service quality has been proved highly significant with the magnitude of .477. In regression analysis, it has been proved that there exists a significant relationship between human resource management and service quality, which indicates that service quality improves with the improved human resource management and vice versa.

Hypothesis 2 was 'Human resource management has positive impact on employee engagement in banking sector of twin cities of Pakistan' has been accepted in correlation and regression analysis. In correlation analysis, human resource management is positively related with employee engagement has been proved highly significant with the magnitude of .498. In regression analysis, it has been proved that there exists a significant relationship between human resource management and employee engagement, which indicates that employee engagement improves with the improved human resource management and vice versa.

Hypothesis 3 was 'Employee engagement has positive impact on service quality in banking sector of twin cities of Pakistan' has been accepted in correlation and regression analysis. In correlation analysis, employee engagement is positively related with service quality has been proved highly significant with the magnitude of .474. In regression analysis, it has been proved that there exists a significant relationship between employee engagement and service quality, which indicates that service quality improves with the increase in employee engagement and vice versa.

Hypothesis 4 was 'Employee engagement mediates the relationship between human resource management and service quality in banking sector of twin cities of Pakistan' has been accepted in

mediation analysis. In mediation analysis, it has been proved that employee engagement mediates the relationship between human resource management and service quality, which indicates that change in employee engagement significantly changes the relationship between human resource management and service quality in the targeted banks in Islamabad and Rawalpindi (twin cities of Pakistan).

Hypothesis	Statement	Accepted/Rejected
H1	Human resource management has positive impact on service	Accepted
	quality in banking sector of twin cities of Pakistan.	
	Human resource management has positive impact on	Accepted
H2	employee engagement in banking sector of twin cities of	
	Pakistan.	
Н3	Employee engagement has positive impact on service quality	Accepted
	in banking sector of twin cities of Pakistan.	
H4	Employee engagement mediates the relationship between	Accepted
	human resource management and service quality in banking	
	sector of twin cities of Pakistan.	

CHAPTER 5: CONCLUSION AND RECOMMENDATIONS

5.1 Discussion

This research study has aimed to investigate the impact of HRM on service quality with mediating effect of employee engagement in the targeted banks in Islamabad and Rawalpindi (twin cities of Pakistan). In this study, human resource management has been considered as independent variable. Whereas, employee engagement has been considered as the mediating variable. However, service quality has been considered as the dependent variable. In addition, the targeted banks in Islamabad and Rawalpindi (twin cities of Pakistan) had been the sector chosen for investigating the relationship between variables mentioned above. To gather responses from the respondents (employees working in in the targeted banks in Islamabad and Rawalpindi (twin cities of Pakistan)), an adoptive structured questionnaire has been used. However, a scale has been set which ranges 5% of the significance level in order to test the acceptance and rejection of hypotheses of this study. Based on the significance level, H₁, H₂, H₃ and H₄ would be accepted or rejected. As significance level of human resource management and employee engagement for service quality has been less than 0.05. So, H₁, H₂, H₃, and H₄, which were developed in accordance with theoretical framework, have been accepted and proved significant. Therefore, it has been proved that there exists a positive relationship between human resource management (independent variable), employee engagement (mediating variable) and service quality (dependent variable) in the targeted banks in Islamabad and Rawalpindi (twin cities of Pakistan).

5.2 Conclusion

As discussed in Chapter 1, the ultimate objective of this study was to analyze the relationship between human resource management, employee engagement and service quality. An adoptive structured questionnaire has been distributed amongst the respondents (employees) working in banking sector of twin cities of Pakistan for data collection and to assess the impact of each variable in this study. To testify the relationship, human resource management and employee engagement have been empirically tested with service quality for demographics including gender, age, designation, and experience, and found positive correlation between them. In addition, correlation analysis has shown that human resource management and employee engagement are positively correlated with service quality with the magnitude of .477 and .498 respectively.

Similarly, correlation analysis has shown that employee engagement is positively correlated with service quality with the magnitude of .474. Furthermore, regression analysis has revealed a significant relationship between human resource management (independent variable), employee engagement (mediating variable) and service quality (dependent variable). Based on the findings, it can be concluded that human resource management and employee engagement tends to have a significant positive impact on the service quality in the targeted banks in Islamabad and Rawalpindi (twin cities of Pakistan). Whereas, it can also be said that change in human resource management and employee engagement brings a definite change in the service quality in banking sector of twin cities of Pakistan.

5.3 Recommendations & Future Research

Majority of the aspects have been covered in this study. However, there is always room for improvement. Some improvements could be brought in this literature study while conducting a research in future. Improvements can be in the form of expanded time frame, different industry, changed variables, additional variables, expanded sample size, etc. In future, time frame could be extended to have a detailed research study. Appropriate time frame must be allotted to the researcher for conducting this vast research, as it will help in gathering of responses from employees working in banking sector of twin cities in Pakistan. In addition, this study has been performed over banking sector of twin cities in Pakistan, as it can also be conducted on any industry other than banking industry. Furthermore, this study has only used three types of variables (such as dependent, mediating and independent), and not used a moderating variable. Hence, a moderating variable could be added in the study to have detailed analysis of relationship between variables of this study. Finally, sample size could be increased to conduct this study in a better way.

5.4 Research Limitations

Limitation has always been recognized as a barrier that a researcher has to face while performing a research study. There have been numerous limitations experienced while conducting this study. The predominant limitations in this study were limited timeframe, limited accessibility to the target audience, the Covid-19 virus, etc. To cover the literature of impact of HRM on service quality with mediating effect of employee engagement in banking sector of twin cities in Pakistan, lot of time was required. However, timeframe available for completion of this study was not sufficient for

gathering responses from employees working in banking sector of twin cities in Pakistan since most target organizations were closed down due to the current pandemic and even if access was granted, a sheer lack of unresponsiveness was faced from the authorized individuals. Moreover, due to the underlying pandemic and the consequent crises, the available population size diminished since the number of banks and their functional branches reduced drastically. Moreover, a longitudinal study spread over regular intervals of time and coupled with certain interventions would support the conduction of baseline, midline, and endline assessments as well as impact evaluations. For a study to be of wide scope, increased time span is required. A broad sample size would also support the rational for the conduction of a more detailed research that represents banking sector of twin cities in Pakistan.

5.5 Research Implications

This study proves practical in helping banking employees of Pakistan, human resource management students and faculty, research students, etc. This study assists in developing the awareness amongst the managements of Pakistani banks towards the role that human resource management and employee engagement plays in improving service quality. In addition, this study proves highly effective in helping the banking managements to understand the vital contribution that human resource management and employee engagement make towards assisting Pakistani banks in improving service quality.

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APPENDIX

Research Questionnaire

This questionnaire has been designed for the sole purpose of collecting data on "the impact of HRM on service quality with mediating effect of employee engagement: A case on banking sector in twin cities of Pakistan". The data collected will be treated with a very high degree confidentiality and it is meant for academic purpose only. You are kindly asked to fill out this questionnaire by encircling the right number representing a category in front of the applicable answer or in the applicable cell.

Section A: General Information

Gender:

- Male
- Female

Age:

- Below 30 years
- 30 45 years
- Above 45 years

Designation:

- Branch Manager
- Operations Manager
- Accounts Officer
- Support Staff

Experience:

- Less than 5 years
- 5 to 10 years
- More than 10 years

Section B: Human Resource Management

Human Resource Management	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Effective recruitment and selection procedure in our bank provide career prospects to employees	1	2	3	4	5
Our bank is having an effective recruitment and selection process	1	2	3	4	5
Our bank provides sufficient opportunity to participate in training programs	1	2	3	4	5
Access to trainings provided by our bank helps in developing employee careers and personal development	1	2	3	4	5
Our bank is providing performance- based appraisal and compensation	1	2	3	4	5
Our bank provides incentives and good wages based on performance	1	2	3	4	5

Section C: Employee Engagement

Employee Engagement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I do feel a strong sense of engagement to my work	1	2	3	4	5
I do feel 'emotionally attached' to my work	1	2	3	4	5
I enjoy discussing my work with people outside my organization	1	2	3	4	5
I really feel as if this work's problems are my own	1	2	3	4	5
I am willing to put in a great deal of extra effort to perform my work with great success	1	2	3	4	5
I am highly engaged with my work and its relevant aspects	1	2	3	4	5

Section C: Service Quality

Service Quality	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Services provided by our bank are adequate	1	2	3	4	5
Our bank has adopted better management security system to improve service quality	1	2	3	4	5
The payment area in our bank stay clean	1	2	3	4	5
Our banking staff is friendly and polite	1	2	3	4	5
Our bank is having suitable technology to serve our customers in an appropriate manner	1	2	3	4	5
Our bank is facilitating the banking customers through high-quality online banking services	1	2	3	4	5

THE IMPACT OF HRM ON SERVICE QUALITY

ORIGIN	ALITY REPORT				
SIMILA	8% ARITY INDEX	5% INTERNET SOURCES	6% PUBLICATIONS	16% STUDENT	PAPERS
PRIMAR	RY SOURCES				
1	Submitte Pakistan Student Paper		cation Commis	sion	6%
2	Submitte Student Paper	ed to Mont Rose (College		1%
3	Submitte Student Paper	ed to Institute of C	Graduate Studi	es, UiTM	1%
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