

A Study on Employee Perceptions of Human Resource Practices in the Life Insurance Corporation of India in Prakasam District

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Abstract

Human resource management is a strategic function that plays a vital role in enhancing employee performance and organizational effectiveness, particularly in service-oriented sectors such as insurance. This study examines employees' perceptions of HR practices in the Life Insurance Corporation of India, with specific reference to Prakasam District. The research focuses on key HRM practices including recruitment and selection, training and development, performance appraisal, compensation management, employee relations, career development, and work-life balance. The study is based on a survey method, using a structured questionnaire administered to 150 employees, of whom 135 valid responses were analyzed. Primary data were collected using a Likert scale, while secondary data were obtained from books, journals, and dissertations. The findings reveal that LIC follows structured HR practices aimed at ensuring employee efficiency and organizational effectiveness. However, statistical analysis indicates that demographic variables such as gender, age, education, designation, work experience, and salary do not significantly influence employees' satisfaction towards HR practices. Despite this, descriptive results show slight variations in satisfaction levels across different employee groups. The study also identifies gaps between HR policy formulation and implementation, along with issues related to transparency, communication, and employee involvement. Overall, the study concludes that while LIC has strong and well-established HR systems, improvements are required in performance appraisal transparency, employee engagement, communication systems, and career development opportunities. Enhancing these areas will lead to higher employee satisfaction, better organizational commitment, and improved service quality. The study highlights the importance of aligning HR practices with employee expectations to achieve long-term organizational success in the insurance sector.

Keywords: Human Resource Management, Employee Satisfaction, HR Practices, Life Insurance Corporation of India, Organizational Effectiveness.

Introduction

Human resource management is a systematic and strategic approach to managing people in an organization to achieve organizational effectiveness and employee satisfaction. It involves key managerial functions such as planning, organizing, directing, and controlling human resources to ensure the optimal use of employees' skills, knowledge, and abilities. Employees are regarded as the most valuable assets of an organization because they significantly influence productivity, innovation, and overall performance. In the modern and highly competitive business environment, particularly in service-oriented sectors such as insurance, HRM has evolved from a traditional administrative function into a

strategic role that contributes to organizational growth and sustainability. According to Dessler, HRM includes essential activities such as recruitment, training, performance appraisal, compensation, and motivation, all aimed at achieving organizational goals effectively. In the context of the Life Insurance Corporation of India, HR practices play a crucial role in ensuring high levels of employee performance and service quality. The insurance sector relies heavily on human interaction, making employee competence, commitment, and attitude critical to organizational success. Effective HR practices in LIC focus on attracting skilled employees, enhancing their capabilities through continuous training and development, evaluating performance, and providing fair compensation and benefits. Furthermore, in a globalized and competitive environment, LIC must maintain a motivated workforce that aligns with organizational objectives and customer expectations. Therefore, HR practices in LIC are essential not only for improving employee engagement and satisfaction but also for strengthening organizational performance and delivering quality services to policyholders.

Human Resource Management Practices

Human resource management practices refer to the policies, procedures, and systems implemented by organizations to manage their workforce effectively and achieve organizational objectives. These practices typically include recruitment and selection, training and development, performance appraisal, compensation management, career planning, job security, and employee relations. HRM practices are designed to enhance employees' skills, motivation, commitment, and overall performance. They significantly influence employees' attitudes, behaviour, job satisfaction, and organizational commitment. High performance work practices, which emphasize continuous skill development, employee involvement, and strong organizational relationships, further strengthen the effectiveness of HRM systems. When strategically aligned with organizational goals, effective HR practices improve productivity, enhance employee engagement, and contribute to competitive advantage. Conversely, ineffective HR practices may result in employee dissatisfaction, reduced performance, and higher turnover intentions. Therefore, HRM practices serve as a critical link between employee behaviour and organizational outcomes.

HR Practices at the Life Insurance Corporation of India

Human resource practices in the Life Insurance Corporation of India play a crucial role in ensuring organizational efficiency, employee satisfaction, and high-quality customer service. As a service-oriented public sector organization, LIC depends significantly on its human resources to maintain trust, operational effectiveness, and long-term sustainability. This paper examines key HR practices within LIC, including recruitment and selection, training and development, performance appraisal, compensation and benefits, employee relations, career development, and work-life balance. Recruitment and selection in LIC follow a systematic and structured approach designed to attract qualified and competent individuals. The organization identifies workforce requirements through effective human resource planning and fills vacancies based on specific job roles and competencies. The recruitment process involves competitive examinations, interviews, and merit-based selection procedures, ensuring transparency, fairness, and the selection of capable candidates who can meet organizational expectations.

Training and development form an integral part of LIC's HR practices. The organization provides continuous learning opportunities to enhance employees' knowledge and skills, particularly in managing complex insurance products and addressing customer needs. These initiatives include induction programs for new employees, on-the-job training, refresher courses, and management development programs. Such efforts enable employees to adapt to changing market conditions and improve their professional competencies. Performance appraisal in LIC is conducted through a formal system that evaluates employee performance periodically. The appraisal process focuses on efficiency, productivity, and the achievement of organizational targets. Supervisors assess performance and provide feedback to facilitate improvement. Although the system promotes accountability, it may occasionally lack full transparency, a common challenge in public sector organizations. Nonetheless, it aids in identifying employee strengths, weaknesses, and training requirements.

Compensation and benefits in LIC are structured to ensure financial security and motivation among employees. The organization offers a standardized salary system along with allowances, incentives, and retirement benefits. Compensation is influenced by factors such as job position, experience, and seniority. In addition to financial rewards, LIC provides job security, which serves as a

significant motivating factor in the public sector context. Employee relations in LIC are maintained through effective communication, grievance-handling mechanisms, and a supportive work environment. The organization promotes teamwork, cooperation, and mutual respect among employees. Welfare measures, including health benefits, leave provisions, and retirement schemes, contribute to overall employee well-being. However, greater emphasis is placed on economic and physical welfare, with comparatively less focus on psychological well-being.

Promotion and career development in LIC are primarily based on seniority, experience, and organizational loyalty. Employees are offered opportunities for advancement through internal promotions and departmental examinations. While this approach ensures stability and fairness, it may sometimes limit the recognition of individual performance and innovation. Work-life balance is supported through regulated working hours, structured leave policies, and job security. LIC fosters a stable work environment that enables employees to effectively manage both personal and professional responsibilities. Overall, HR practices in LIC are comprehensive and interconnected, encompassing recruitment, training, performance evaluation, compensation, and employee welfare. These practices are guided by core values such as integrity, customer orientation, teamwork, and continuous improvement. They significantly contribute to enhancing employee morale, productivity, and service quality, thereby strengthening LIC's position in the insurance sector.

Review of Literature

The impact of human resource management practices on employee performance and organizational effectiveness has been extensively studied by researchers across different contexts. The literature consistently highlights that well-designed HR practices contribute significantly to employee satisfaction, engagement, and overall organizational success.

Alusa and Kariuki (2015) examined the relationship between HRM practices and organizational performance and found that effective HR practices, such as training, performance appraisal, and employee involvement, significantly influence employee outcomes. These outcomes, including improved skills, motivation, and commitment, ultimately lead to enhanced organizational performance. Their study emphasizes that organizations that invest in structured HR systems are more likely to achieve sustainable growth.

Akhter, et al. (2016) focused on the role of supervision and compensation in determining job satisfaction. Their findings indicate that supportive supervision, characterized by guidance, feedback, and recognition, positively influences employee morale. Additionally, fair and competitive compensation was found to be a key determinant of job satisfaction, as it fulfills employees' financial and psychological needs. The study concludes that organizations must balance both monetary and non-monetary rewards to maintain a satisfied workforce.

Iqbal (2016) highlighted the importance of fair and transparent recruitment practices in enhancing employee collaboration and knowledge sharing. According to the study, when employees perceive recruitment processes as unbiased and merit-based, they are more likely to trust the organization and engage in cooperative behaviors. This, in turn, fosters a culture of teamwork and innovation, which is essential for organizational competitiveness.

Mehmood (2017) explored the link between HR practices and employee performance and reported a significant positive relationship. The study suggests that HR practices such as training, career development, and performance evaluation play a crucial role in improving employee competencies and productivity. It further indicates that organizations with strong HR frameworks tend to experience higher levels of employee efficiency and effectiveness.

Pradhan, et al. (2017) examined the mediating role of employee engagement in the relationship between HR practices and job satisfaction. Their findings reveal that HR practices, including training, empowerment, and recognition, enhance employee engagement, which in turn leads to higher job satisfaction. The study underscores the importance of creating an engaging work environment to maximize employee potential and organizational outcomes.

Shahzad, et al. (2018) investigated the impact of compensation and promotion on employee performance. The study found a strong positive relationship between these variables, suggesting that employees are more motivated and productive when they perceive opportunities for career advancement

and receive adequate financial rewards. This highlights the need for organizations to implement fair promotion policies and performance-based compensation systems.

Raina and Kalse (2019) focused on the influence of training, staffing, and employee benefits on employee engagement. Their study concluded that continuous training and development programs enhance employee skills and confidence, while effective staffing ensures the right fit between employees and job roles. Additionally, comprehensive benefits packages contribute to employee satisfaction and loyalty, thereby improving engagement levels.

Nyamubarwa and Chipunza (2019) argued that HR practices cannot be universally applied across all organizations, as they vary depending on organizational context, culture, and external environmental factors. Their study highlights the importance of customizing HR strategies to suit specific organizational needs rather than adopting a one-size-fits-all approach.

Li, et al. (2019) established a strong relationship between HR practices and employee outcomes, including job satisfaction, commitment, and performance. The study suggests that organizations that implement effective HR practices are more likely to achieve positive employee attitudes and behaviors, which contribute to overall organizational success.

Wang and Kim (2020) examined employee perceptions of HR practices across different organizational levels and found that these perceptions vary significantly. The study indicates that employees at different hierarchical levels may interpret HR policies differently based on their roles, responsibilities, and expectations. Therefore, organizations must ensure that HR practices are communicated clearly and implemented consistently to avoid misunderstandings and dissatisfaction.

Although extensive research has examined the relationship between HRM practices and employee outcomes such as satisfaction, engagement, and performance, most studies are conducted in general organizational or corporate contexts and rarely focus on the insurance sector, particularly LIC of India at the district level. Existing literature largely emphasizes the impact of HR practices rather than employees' subjective perceptions of these practices. In addition, studies highlight that HR practices are context-specific and perceptions vary across organizational levels, yet there is limited empirical evidence from regional LIC branches. Therefore, a clear research gap exists in understanding how employees in LIC of India in Prakasam district perceive HR practices such as recruitment, training, compensation, and performance appraisal, and how these practices are experienced in the local organizational context.

Need for the Study

The study of human resource practices in the Life Insurance Corporation of India is essential for understanding how effectively HR policies are designed and implemented within the organization, as well as for evaluating their impact on employee job satisfaction, motivation, and overall performance. In the highly competitive insurance sector, employee satisfaction plays a crucial role in determining service quality and organizational success. The need for this study arises from the increasing importance of human resource management practices in enhancing organizational performance, particularly in the insurance industry. Although previous research has established a relationship between HR practices and organizational performance, limited attention has been given to employees' perceptions of these practices. These perceptions are significant because they influence employee attitudes, motivation, and commitment, which in turn affect performance outcomes. In organizations such as LIC, where human resources are a key asset, it is important to assess how HR practices shape employee attitudes and behaviors. This study aims to address this gap by examining employees' perceptions of HR practices and also identifying strengths and weaknesses in existing practices and providing insights for improving HR strategies, employee satisfaction, and overall productivity.

Statement of the Problem

Human resources are the most valuable assets of an organization, and their effective management is essential for achieving organizational success. In the Life Insurance Corporation of India, HR practices such as recruitment, training and development, performance appraisal, and compensation play a vital role in ensuring employee efficiency and organizational effectiveness. However, challenges exist in aligning these practices with organizational goals and employee expectations. The gap between HR policy design and its actual implementation may lead to dissatisfaction, reduced motivation, and difficulties in retaining employees. Another major issue is the lack of adequate understanding of employee perceptions regarding HR practices. Most organizational assessments tend to focus on

managerial viewpoints, often overlooking how employees experience and evaluate these practices. Differences in individual characteristics, job roles, and organizational culture further contribute to variations in perception. Such inconsistencies can negatively impact job satisfaction, organizational commitment, and overall employee performance, thereby affecting the productivity of the organization. Despite the existence of structured HR practices in LIC, variations in employee perceptions regarding their fairness, transparency, and effectiveness continue to persist. Ineffective communication, limited employee involvement, and lack of continuous evaluation of HR policies may further widen this gap. Therefore, the problem addressed in this study is to examine employee perceptions of HR practices in LIC of India.

Research Questions

- What are the human resource management practices followed by the Life Insurance Corporation of India?
- What is the level of employee satisfaction with human resource management practices in the Life Insurance Corporation of India in Prakasam District?
- What problems are faced by employees regarding human resource management practices in the Life Insurance Corporation of India in Prakasam District?

Objectives of the Study

- To review the human resource management practices of the Life Insurance Corporation of India.
- To assess the level of employee satisfaction with these practices in Prakasam District.
- To examine the problems faced by employees in relation to human resource management practices in the Life Insurance Corporation of India in Prakasam District.

Scope of the Study

This study examines the human resource management practices of the Life Insurance Corporation of India. It focuses on key HR functions such as recruitment, training, performance appraisal, compensation, and employee relations. The study is limited to employees in Prakasam District and assesses their satisfaction levels and problems related to HR practices. Despite its restricted scope, the study provides useful insights into the effectiveness of HR practices in LIC of India.

Hypothesis

The following hypothesis has been formulated and tested. H_0 : There is no significant relationship between the demographic profile of LIC employees and their level of satisfaction with HRM practices.

Sampling Design

There are a total of 15 LIC offices and branches operating in Prakasam District. This includes 6 Branch Offices (BO) and 9 Satellite Offices (SO). A quota sampling technique was adopted for the present study to ensure equal representation of employees from all Life Insurance Corporation offices in Prakasam District. The district has a total of 15 LIC offices, comprising 6 Branch Offices (BO) and 9 Satellite Offices (SO), located across major areas such as Ongole, Markapur, Kandukur, Chirala, Addanki, Giddalur, Kanigiri, Podili, Darsi, Inkollu, Cumbum, and Singarayakonda. For the purpose of the study, a fixed quota of 10 employees was selected from each office. Accordingly, 60 respondents were drawn from the 6 branch offices and 90 respondents from the 9 satellite offices, making a total sample size of 150 employees. This uniform allocation ensures balanced representation across all LIC offices in the district and enhances the reliability of the study findings.

Tools for Data Collection

The study is based on a survey method and is empirical in nature. A questionnaire was distributed to collect primary data from 150 employees; however, 135 responses were received. The questionnaire was developed using the Likert scale technique, taking into account the objectives of the study. In December 2025, a pilot study of the questionnaire was conducted with 25 employees to determine the relevance of the questions. Necessary revisions were incorporated into the revised questionnaire based on the findings of the pilot study. Secondary data were collected from journals, periodicals, books, and dissertations. The collected information was then edited, classified, and tabulated.

Table 1: Relationship between Demographics of LIC Employees and Satisfaction towards HR Practices: Student t-Test

Demographics of Employees	Calculated Value	Table Value	DF	Result
Gender	1.449	1.978	133	Ns
Type of branch	1.711	1.978	133	Ns
Nature of employment	1.711	1.978	133	Ns

Source: Primary Data
NS – Not Significant

At the 5% level of significance, the calculated t-value for gender (1.449) is less than the table value (1.978). Hence, there is no significant difference in the satisfaction of employees towards HR practices of LIC based on gender. For type of office, the calculated t-value (1.711) is also less than the table value, showing no significant variation in satisfaction towards HR practices. Regarding the nature of employment, the calculated t-value (1.711) is lower than the table value, indicating no significant difference in employee satisfaction based on employment type. Likewise, the area of residence (0.742) indicates no significant variation in employee satisfaction towards HR practices.

Table 2: Relationship between Demographic Profile of Employees and Satisfaction towards HR Practices in LIC: F-Test

Source of Variation	Sum of Squares	DF	Mean Square	F Value	Result
Age					
Between Groups	343.180	3	114.393	0.511	Ns
Within Groups	29334.702	131	223.929		
Total	29677.881	134			
Education					
Between Groups	39.131	2	19.566	0.087	Ns
Within Groups	29638.750	132	224.536		
Total	29677.881	134			
Designation					
Between Groups	11.024	2	5.512	0.025	Ns
Within Groups	29666.857	132	224.749		
Total	29677.881	134			
Work Experience					
Between Groups	994.520	3	331.507	1.514	Ns
Within Groups	28683.361	131	218.957		
Total	29677.881	134			
Monthly Salary					
Between Groups	600.257	3	200.086	0.901	Ns
Within Groups	29077.624	131	221.967		
Total	29677.881	134			

Source: Primary Data
NS – Not Significant

The ANOVA results indicate that there is no significant relationship between demographic variables and HR satisfaction towards HR practices in LIC. At the 5% level of significance, the calculated F values for age (0.511), education (0.087), designation (0.025), work experience (1.514), and monthly salary (0.901) are all less than their respective table values. Hence, all variables are statistically not significant. Therefore, it can be concluded that employees' HR satisfaction towards HR practices in LIC does not differ significantly based on their age, education, designation, experience, and salary level. Accordingly, the null hypothesis (H_0) stating that there is no significant relationship between demographic factors and HR satisfaction towards HR practices in LIC is accepted.

Table 3: Consistency in the Level of Employees' HR Satisfaction towards HR Practices in LIC

Personal Variable	Category	No. of Respondents	Mean	SD	CV (%)
Gender	Male	104	103.96	15.53	14.94
	Female	31	108.35	12.09	11.16
Age (Years)	Below 30	11	101.09	13.87	13.72
	31-40	36	105.67	12.59	11.91
	41-50	62	104.31	17.26	16.55
	Above 50	26	107.23	12.15	11.33

Education	Up to H.Sc	18	103.78	16.46	15.86
	UG	81	104.96	14.72	14.02
	PG	36	105.58	14.83	14.05
Designation	Class III	112	104.94	14.69	14.00
	Class II	16	104.69	18.49	17.66
	Class I	7	106.14	9.96	9.38
Work Experience (Years)	Below 5	20	100.65	13.00	12.92
	6–10	34	102.91	16.76	16.29
	11–15	65	107.63	14.41	13.39
	Above 15	16	103.94	13.91	13.38
Monthly Salary	Below ₹20,000	57	107.32	16.69	15.55
	₹20,001–40,000	32	103.69	14.89	14.36
	₹40,001–60,000	6	100.33	12.94	12.90
	Above ₹60,000	40	103.35	12.17	11.78

The analysis of employee satisfaction towards HR practices reveals variations across different demographic groups. Female employees reported higher mean satisfaction (108.35) compared to male employees (103.96), indicating slightly greater contentment among women. In terms of age, employees above 50 years (107.23) showed higher satisfaction levels, whereas those below 30 years (101.09) expressed comparatively lower satisfaction. Educational qualification also influenced satisfaction, respondents with post-graduation (105.58) reporting higher satisfaction than respondents with up to H.Sc qualification (103.78). Based on designation, Class I (106.14) exhibited higher satisfaction compared to Class II and Class III employees. Regarding work experience, employees with 11–15 years of experience (107.63) showed higher satisfaction, while those with less than 5 years of experience (100.65) reported lower satisfaction levels. Monthly salary analysis indicates that employees earning below ₹20,000 (107.32) expressed higher satisfaction, whereas those in the ₹40,001–₹60,000 income group (100.33) showed lower satisfaction. Overall, the mean scores suggest a moderate level of consistency in employee satisfaction towards HR practices across most demographic categories, with only marginal differences.

Findings

- The study reveals that there is no statistically significant difference in employees' satisfaction towards HR practices in LIC based on demographic variables. The t-test results show that gender, type of office, and nature of employment do not significantly influence employee satisfaction, as all calculated t-values are lower than the corresponding table values at the 5% level of significance.
- The ANOVA results indicate that age, education, designation, work experience, and monthly salary have no significant relationship with employees' satisfaction towards HR practices. All calculated F-values are lower than the critical values, leading to the acceptance of the null hypothesis that demographic factors do not significantly affect HR satisfaction in LIC.
- Descriptive analysis shows minor variations in mean satisfaction scores across demographic groups. Female employees, older employees (above 50 years), and those with higher experience levels reported slightly higher satisfaction compared to other groups. Employees in lower salary groups and certain designations also showed marginal differences in satisfaction levels.
- Employees in LIC experience problems due to gaps between HR policies and their implementation. They often perceive HR practices as inconsistent, less transparent, and not fully fair. Limited communication, inadequate employee involvement, and weak feedback systems further contribute to dissatisfaction. Differences in perceptions among employees also affect motivation, satisfaction, and organizational commitment.

Suggestions

- LIC should establish a comprehensive performance management system that includes periodic and systematic performance evaluations. These evaluations should focus on measurable outcomes, individual competencies, and goal achievement. Constructive feedback must be provided regularly to guide employees in improving their performance. A participative appraisal

process, where employees are involved in goal setting and self-assessment, can enhance transparency and accountability.

- The LIC should ensure that its compensation structure is fair, competitive, and aligned with industry standards. Regular salary reviews must be conducted to address disparities and inflationary pressures. In addition to monetary benefits, non-monetary rewards such as recognition programs, awards, and appreciation initiatives should be introduced. .
- Continuous training and development are essential for improving employee competencies. LIC should organize regular training sessions, workshops, and skill development programs to enhance both technical and managerial capabilities. Career development initiatives, such as mentoring and succession planning, should also be implemented to prepare employees for higher responsibilities.
- LIC can introduce flexible work arrangements, wellness programs, and stress management initiatives to improve work-life balance. Addressing the psychological well-being of employees will contribute to increased productivity and reduced absenteeism.
- LIC should develop transparent and efficient communication channels to ensure that information flows smoothly between management and employees. Regular meetings, feedback sessions, and digital communication platforms can be used to keep employees informed about organizational developments and policies.
- A robust grievance handling system should be established to address employee concerns promptly and fairly. LIC must ensure that employees have access to a clear and confidential process for reporting issues. Timely resolution of grievances will build trust and improve employee satisfaction, thereby reducing workplace conflicts.
- The implementation of these suggestions will enable LIC to modernize its HR practices, enhance employee satisfaction, and improve organizational performance. By focusing on transparency, fairness, and continuous development, LIC can build a more committed and productive workforce.

Limitations of the Study

- The limited sample size and restricted data collection may affect the generalizability of the results to a larger population.
- The study relies on self-reported data, which may be influenced by respondent bias and subjectivity, thereby affecting the accuracy of the information collected.
- The research is confined to a specific organization and geographical area, which limits the applicability of the findings to other insurance companies or regions.

Conclusion

The study concludes that HR practices play a vital role in enhancing employee performance and organizational effectiveness in the insurance sector. Employees' perceptions of HR policies significantly influence their job satisfaction, commitment, and productivity. In the context of Life Insurance Corporation of India, the organization benefits from strong job security and structured HR systems. However, there is a need to modernize HR practices by incorporating performance-based systems, improving employee engagement, and ensuring transparency in HR policies. By focusing on employee perceptions and adopting innovative HR strategies, LIC can enhance its organizational performance and maintain its competitive position in the evolving insurance market. Overall, effective HRM practices, when positively perceived by employees, act as a catalyst for organizational growth, innovation, and long-term success. Effective HR practices such as recruitment, training, performance appraisal, and compensation significantly influence employee satisfaction and organizational performance. The study concludes that positive employee perceptions of HR practices lead to higher commitment, better performance, and reduced turnover. LIC's focus on employee development and organizational values has contributed to its sustained success. However, continuous improvement in HR practices is necessary to maintain competitiveness and meet evolving employee expectations. The study concludes that HRM practices play a crucial role in enhancing employee performance and organizational success in LIC. Effective training and development programs significantly improve employee skills and productivity, while fair

compensation and transparent HR policies contribute to higher job satisfaction. The findings highlight that aligning HR strategies with organizational goals leads to better employee engagement and improved performance outcomes. However, areas such as performance appraisal transparency and career growth opportunities require further improvement.

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