

## Human Resource Management (HRM) Practices of the Banking Sector in Bangladesh: A Comparative Study

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### Abstract

*This study investigates an analysis of human resources management practice and recommendations in the banking sector in Bangladesh. The research seeks to examine the human resources management practice in the banking sector. It evaluates and compares existing human resources management activities of employee recruitment and selection, job analysis methods, performance evaluation, audit, promotion scheme, training and development programs of five selective commercial banks. In this paper employees opinion on nine indicators is used to measure their levels of job satisfaction. The findings addressed meaningful situations which is imperative for employees and organizational growth and development. Thus the recommendation will support proper implication of human resources management system in the banking sector of Bangladesh.*

**Keywords:** HRM, commercial bank, job analysis, job satisfaction.

### 1. Introduction:

Human Resources (HR) are considered the most important assets of an organization, but very few organizations are able to fully harness its potential (Ahmed & Schroeder, 2002). Human resources system is a set of distinct but interrelated activities, functions and process that are directed at attracting, developing and maintaining or disposing firms' human resources (Iado & Wilson 1994). Banks, like any other firm, need to transform inputs into outputs at an efficient rate in order to maximize profitability and to survive under competitive conditions. Therefore, if a bank is using more resource in the process than is technically required, it will be operating below the "frontier" of efficiency. Chief among the resources is used to produce

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output is labor or human resources which typically consumes between one third and one half of the operating expenses (Jaffry & Ghulam 2008 ). Human resources are the operative of other resources. So proper nurturing of them ensures the success of commercial bank.

Human resources in other words, well informed capable citizenry can improve the total ability of an organization, a society, a government agency and virtually of a country, of a nation (khan, 2003). Banking industries across the world are going through a series of rapid changes due in part to the pace of technological development. Use of automated teller machines (ATM), advance statistical models for risk management and Advance Ledger Posting Machines (ALPM) has transformed the way traditional banking activity was performed. Technological advancement has changed the nature of banks demand for employee to perform banking activities.

Commercial banking system dominates Bangladesh financial sector. Bangladesh bank is the central bank of Bangladesh and the chief regulatory authority. The banking system is composed of four state-owned commercial banks, five specialized developments banks, thirty private commercial banks and nine foreign commercial banks. In Bangladesh most of the human resources related decisions are mainly taken by the central management. In different branches these decisions are just implemented (Afroj, 2012).

## **2. Literature Review**

The modern view of HRM first gained prominence is 1981 with its introduction on the prestigious MBA course at Havard Business School (Price, 2004). Sarkul (2003) defines manpower as power available from or supplied by the physical as well as intellectual efforts of man. Effective HR practices are found to lead to positive organizational outcomes (Becker and Gerhart, 1996) such as turnover (Huselid, 1995) and productivity (Katz et al., 1987). HR practices are generally categorized into the following: hiring and selection practices, incentives and rewards, safety training, communication and feedback, worker participation, management commitment, and performance evaluation.

The implementation of human resource management policies in an organization requires HR-practitioners or professionals to take an active part in different organizational activities (Islam 2011). HRM policies and practices involve the development of how individuals should be managed and specific HR initiatives (Schuler, 2002). HRM policies and practice refers to the activities of planning, staffing, appraising, and compensating, training and development and labor relations. HR planning confirms the organization has right people at right number for the right position on right time.

Staffing is a major HRM practice that organization uses to help to co-ordinate and control their global operations (Schuler et al, 2002). Recruitment, selection and placement are the activities concerned with finding suitable people to fill job vacancies within organization (Molander, 1996). Performance appraisal is a managerial tool to control individual performance in organizations in order to achieve maximum performance (Morley, 2004). Compensation should be more immaterial in nature. This might involve the person's career prospects, for example the opportunity to grow within the company or participate in international exchanges of information which allow him to get involved in strategic policy planning (Harzing and Van Ruysseveld, 1995). HRM is being practiced either formally or informally to a greater or lesser extent in business enterprises regardless of their size (Moyeen and Hug, 2001). There is, in fact, no comprehensive study found on overall HRM practices in Commercial banks of Bangladesh.

### 3. Research objectives:

#### General objective:

- To analyze the human resources management practice in the banking sector of Bangladesh.

#### Specific objectives:

- To explore issues of recruitment and selection, job analysis, performance evaluation, training and development.
- To examine the relationship between employees' opinion and job satisfaction.
- To critically evaluate human resources activities in banking sector of Bangladesh.

### 4. Methodology of the study

The theoretical part of the study was based on the review of relevant literature published in conference papers, journals, books, authorized documents and different web sites. Along with literature review, the research used a combination of survey and observation methods. The survey was conducted in Head office of five renowned Commercial bank of Bangladesh, which was chosen purposively. Table 1 lists the representative commercial bank of the study. Two separate questionnaires (one for the Banks' authority, and the other for Banks' staff) were designed to collect primary data. Five copies of one questionnaire were sent to the Bank authorities of five Banks to collect Bank related data. Copies of another questionnaire were given to 100 employees of five banks at professional, managerial, and official levels to receive their opinions on different aspects of their present job. The employees were selected on the basis of purposive sampling technique. Unstructured interview of the employee was also arranged for the clarification of data. The findings of the study were statistically analyzed.

**Table-1 :**

SI.	Name of the bank	Location
1	Prime Bank Ltd.	Dhaka
2	United Commercial Bank Ltd.	Dhaka
3	Dhaka Bank Ltd.	Dhaka
4	Al-Arafah Bank Ltd.	Dhaka
5	Jamuna Bank Ltd.	Dhaka

### 5. Analysis of Findings

**5.1 Nature of Professional categories of Banks' Human Resources:** The study observed three categories of human resources working in the commercial bank of Bangladesh: professional, semi-professional, and non-professional. Major professionals and semi-professionals have been designated as CEO and Managing Director, Deputy Managing Director and Head of Divisions, General Manager, Assistant General Manager, Senior executive to officer etc. The rest of the staffs designated receptionist, clerks and cash department are considered as non-professionals. Table 2 shows that the larger portion 75% of the total 500 human resources working in the commercial Bank had professional background with post graduate Diploma in Bank Management or BBA and MBA in respectable field, while only 8% staff had non professional background with Bachelors and/or Masters in Science/Arts, and 17% had short-term certificate course. United Commercial Bank (UCBL) was comparatively better in employing almost 42% professional staff followed by Dhaka Bank Ltd (DBL) (33.3%), Prime Bank Ltd (PBL) (26.1%), Al-Arafah Islami Bank Ltd (AIBL) (12.7%) and Jomuna Bank Ltd (JBL) (12.1%).

**Table 2:** Professional Employee's categories in different Banks.

Name of Banks	Professional Grade of employee			Total Number
	Non Professional	Semi Professional	Professional	Staff
UCBL	23(23%)	35(35%)	42(42%)	100
DBL	55(55%)	22(22%)	33(33.3%)	100
PBL	62(62%)	12(12%)	26(26.1%)	100
AABL	75(75%)	12(12%)	13(12.7%)	100
JBL	84(84%)	4(4%)	12(12.1%)	100

**Table 3 :** Minimum Educational Qualification of the employee

Category of staff	Educational Qualification
Professional	Graduate with Business administration (Accounting, Finance, Banking, Marketing, Management) to BBA, Masters/MBA/MBM or PhD.
Semi-professional	Honors, Masters (Economics, Math, English) Certificate course in Banking, Diploma in Banking,
Non-professional	From Secondary School Certificate (S.S.C) to Master Degree (any discipline).
MLSS	Minimum class VIII

**5.2 Recruitment and selection of employee in Banking Sector:** Bank follows systematic procedure in recruitment and selection activities. For personnel Recruitment and Selection these banks follows some standard most of the cases. The practiced arrangement for selection and recruitment is the corporate decide what positions will have to fill and how to fill the immediate as well as future requirements. This total procedure is designed to cover all positions from bottom to top level. Succession planning is done by the higher authority to identify and forecast demand and source of HR (Afroj 2012). Table 3 lists minimum educational qualification of different categories of the employees for their fresh or departmental recruitment.

Employment is always in formal basis and generally fresher's are encouraged to apply for entry level position. Leave vacancies, transfers and promotion are the secondary techniques for the employment of medium and higher level positions. The surveyed banks, in selection process, use successive hurdle system. They followed a series of procedural steps, viz. completion of application form, employment test, comprehensive interview (written test, viva, presentation), and final employee selection.

**5.3 Job analysis of Banking Sector:** Job analysis involves collecting information about the characteristics of a job using one of several methods: observation, interviewing, questionnaires, or more specialized job analysis methods such as position or functional analysis. Organizations sometimes use a combination of job analysis methods (Hawthorne, 2004; Mathis & Jackson, 1997). All the Banking authorities reported that they follow a combination of several methods for job analysis of the employee.

Table 4 reveals that two (40%) Banks applied observation, individual interviews, and group interviews as a technique of employees' job analysis. Four (80%) banks applied functional job analysis and Position Analysis Questionnaire and three banks (60%) applied technical conference.

**Table 4** Job analysis

Methods of Job Analysis	No. of Bank	Percentage of the Bank
<b>Observation</b>	2	40%
<b>Functional job Analysis</b>	4	80%
<b>Individual interviews</b>	2	40%
<b>Group interviews</b>	2	40%
<b>Position analysis questionnaire (PAQ)</b>	4	80%
<b>Technical conference</b>	3	60%

**5.4 Human Resource Development (HRD) programmers of banking sector:** As a major functional area of HRM, HRD has traditionally had three functions: training and development, organizational development, and career development (Hawthorne, 2004). Banking sector is well known for its knowledge base activities. Continuing education and training programmes are essential considerations to enrich their careers and excel their development.

**Table 5** Human Resources Development program supported by Banking Institute

Programs	No. of Bank	Percentage of the Bank
<b>Training and development</b>	5	100%
<b>Organizational development</b>	4	80%
<b>IT-orientation</b>	3	60%
<b>Career development</b>	3	60%
<b>Employee orientation</b>	5	100%
<b>Capacity building</b>	3	60%
<b>Leadership and supervisorial development</b>	2	40%

Banking activities and knowledge is ever changing. In order to cope up with these changes and to develop employees' careers all banks established their own training institute. Those institutes organized different types of training and development programmes based on the employees need. Those needs are identified by need assessment activities.

Whether any employee is newly recruited or transferred from one place to another, they need to adapt the working environment. Otherwise they may not give their best for the organization. For the adaptation in the new work responsibilities or working place, the employees may get help from the organizational policy. On the job training is a very effective mechanism for the proper orientation of new employees. Form the collected data on various employees; it is found that they are introduced to their new job by maintaining the organizational policy. Most of the employees especially who just introduced in the job, get a fresh and effective orientation from their organization as well as from the branch. Those who enter into the job as Management Trainee or Probationary officer always get 1-3 years probationary period with training to adapt and learn much about their job responsibilities and organizational rule (Afroj, 2011).

As can be seen in Table 5, only two banks (40%) support leadership and supervisory development programmes, three banks (60%) support capacity building, IT orientation, career development while four banks (80%) claimed to support organization development, and five banks (100%) organize orientation programmes for new and old employees.

**5.6 Information technology and human resources in banking Sector:** As a part of stepping towards e-banking, the Foreign Commercial Banks have played the pioneering role with adoption of modern technology in retail banking during the early 1990s whereas the state-owned commercial banks and Private Commercial Banks came forward with such services in a limited scale during the late 1990s. Moreover, the banking industry as a whole, except for the four specialized banks (SBs), rushed to offer technology based banking services during the middle of the current decade. The existing form of e-banking that satisfies customer demand in banking activities electronically throughout the world are PC banking or PC home banking that include online banking, internet banking, mobile banking, and Tele banking (Rahman, 2008). All paper activities in bank are now transformed into e-paper activities. So IT orientation training is done by 60 percent bank of Bangladesh.

But the survey shows (Table 6) that among 500 employees of five banks, only 20 (4%) had IT background knowledge with short-term certificate courses, 350 (70%) had minimum knowledge on IT, and a small number of employees, i.e. 130 (26%) had no knowledge of IT. IT department of those banks regularly organizes seminars and workshops when banks install new software in their operation.

**Table 6** Condition of IT background of the Employee

Condition of IT knowledge	No. of Employee	Percentage
Moderate knowledge on IT	20	4%
Minimum knowledge on IT	350	70%
No IT knowledge	130	26%
<b>Total</b>	500	100%

**5.7 Job satisfaction of Banking Sector:** Employees of different categories were examined to learn their levels of job satisfaction on the basis of 9 indicators. Job satisfaction is a function of the degree to which one's personal needs are fulfilled in the present job situation. In this study five-point Likert scale is used to record the responses of the employee regarding job satisfaction.

Table 7 reveals that the employees were 'satisfied' on 5 indicators with mean scores ranging from 3.90 to 4.0. Salary scale was ranked as 1st with mean score 4.0 followed by present job position with mean score 4, leave policy mean score 3.5, working hour mean score 2.5. Employees are highly satisfied with compensation and mean score is 4.4 followed by staffing system (mean score is 3.9) working condition (mean score is 4). Status of the bank job is always high having mean score 4.3 followed by ample opportunities of career growth (mean score is 4).

Employees strongly argued that they are not satisfied with the recent HR policies and practices exercised in the bank. The most significant consideration of the study was that the mean scores of six variables were minimum 4. That means except leave policy and working hour all indicators are satisfactory to employees.

**Table 7** Job satisfaction levels of the employee

Ranking	Indicators	N	Mean	Standard deviation
1	Salary	60	5	4.8
2	Job position	60	4	3.8
3	Leave policy	45	3.5	3
4	Working hour	56	2.5	2
5	Compensation	50	4.4	4.1
6	Staffing system	50	3.9	3.5
7	Working condition	50	4	3.8
8	Status of the job	50	4.3	4
9	Career growth	50	4	3.8

Scale: 1 - not satisfied; 2 - satisfied to some scope; 3 - moderately satisfied; 4 - satisfied; 5- highly satisfied.

### 5.8 Comparative Analysis of Human Resources Management Practice in Banking Sector

Indicators	Name of the Banks				
	UCBL	DBL	PBL	AIBL	JBL
Recruitment and Selection	<ul style="list-style-type: none"> <li>•Completion of application form</li> <li>•employment test</li> <li>•comprehensive interview(written test, viva, presentation)</li> </ul>	<ul style="list-style-type: none"> <li>•Completion of application form</li> <li>•comprehensive interview(written test, viva, presentation)</li> </ul>	<ul style="list-style-type: none"> <li>•Completion of application form</li> <li>•comprehensive interview(written test, viva)</li> </ul>	<ul style="list-style-type: none"> <li>•Completion of application form</li> <li>•employment test, comprehensive interview (viva)</li> </ul>	<ul style="list-style-type: none"> <li>• Completion of application form</li> <li>• comprehensive interview(written test, viva)</li> </ul>
Job analysis	<ul style="list-style-type: none"> <li>• Functional job analysis</li> <li>• position analysis questionnaire</li> <li>•Observation.</li> </ul>	<ul style="list-style-type: none"> <li>• Functional job analysis</li> <li>• position analysis questionnaire</li> <li>• observation</li> </ul>	<ul style="list-style-type: none"> <li>• Functional job analysis</li> <li>• position analysis questionnaire</li> <li>• Technical conference</li> </ul>	<ul style="list-style-type: none"> <li>• Observation</li> <li>• individual interviews</li> <li>• Group interviews.</li> </ul>	<ul style="list-style-type: none"> <li>• Functional job analysis</li> <li>• position analysis questionnaire</li> <li>• Observation.</li> </ul>
Performance evaluation	<ul style="list-style-type: none"> <li>• ACR,</li> <li>• Ratio of loan recovery,</li> <li>• New customer creation, service length</li> </ul>	<ul style="list-style-type: none"> <li>• ACR,</li> <li>• Loan recovery, service length.</li> </ul>	<ul style="list-style-type: none"> <li>• ACR,</li> <li>time scale,</li> <li>• New customer creation</li> <li>• service length</li> </ul>	<ul style="list-style-type: none"> <li>• ACR,</li> <li>• salary grade,</li> </ul>	<ul style="list-style-type: none"> <li>• ACR,</li> <li>• service length,</li> <li>• loan recovery,</li> <li>• Attitude survey.</li> </ul>
Training and development	<ul style="list-style-type: none"> <li>• Training,</li> <li>• Organizational development</li> <li>• IT-orientation,</li> <li>• Career development,</li> <li>• Capacity building,</li> <li>• Leadership training,</li> <li>• Online training opportunity</li> </ul>	<ul style="list-style-type: none"> <li>• Training,</li> <li>• Organizational development,</li> <li>• IT orientation,</li> <li>• Career development,</li> <li>• Capacity building,</li> <li>• Leadership training,</li> <li>• Online training opportunity</li> </ul>	<ul style="list-style-type: none"> <li>• Training,</li> <li>• Organizational development,</li> <li>IT-orientation,</li> <li>• Career development,</li> <li>• Capacity building,</li> <li>• Leadership training,</li> <li>• Online training opportunity</li> </ul>	<ul style="list-style-type: none"> <li>• Training,</li> <li>• IT-orientation,</li> <li>• Career development,</li> <li>• Capacity building,</li> </ul>	<ul style="list-style-type: none"> <li>• Training</li> <li>• Organizational development,</li> <li>• IT-orientation,</li> <li>• Career</li> </ul>

**5.9 Critically evaluated of Human Resource Management practice:** From the above comparative analysis it is found that UCBL, DBL, PBL, JBL follow same methods for recruiting employees whereas AIBL apply employment test for experienced employees. In job analysis part AIBL and JBL follows observation method on the other hand other three banks follow standard format. For performance analysis UCBL and PBL follows various numbers of techniques; Annual Confidential Report (ACR), ratio of loan recovery, new customer creation, service length. On the other hand AIBL did not follow any structured performance appraisal method. UCBL, DBL, PBL follows extensive programs for employee development but AIBL and JBL follows shorter version of employee development program.

## 6. Major findings of the study

All Commercial Banks in Bangladesh are almost same in their nature, functions, programmes, employing human resources. Nonetheless, the major findings of the study were:

- There were a good number of professional and qualified human resources in each of the surveyed bank. On an average, 75% of staffs were professionals, 18% were semi-professionals and the remaining 7% percent were non-professionals. Among the professionals most of them were MBA or BBA holders.
- There was a great shortage of ICT-literate manpower in the banks. Only 4% staff had professional IT background with short term certificate course(s), while 70% had minimum knowledge on IT, and the rest of the staff (26%) had no IT knowledge.
- The study found that each bank has its own training institute for human resource development activities but there is no proper HR information system in any of the surveyed banks. All human resources were centrally managed by their respective headquarters'.
- All banks followed same procedural steps for selection and employment of qualified employees: completion of application form, employment test (cv scrutinize, written, viva-voce), comprehensive interview (simulation test, presentation, case analysis), and final employee selection.
- There was a regular practice among the surveyed banks with regard to promotion of human resources from junior grade to upper grade considering their performance, time scale, salary grade, service experience, satisfactory ACR, and other conditions and qualifications imposed by the Bangladesh Bank under the promotion or up-gradation of the rules.
- The study reveals that two (40%) Banks applied observation, individual interviews, and group interviews as a technique of employees' job analysis. Four (80%) banks applied functional job analysis and Position Analysis Questionnaire and three banks (60%) applied technical conference.
- Compared to the public bank, human resources employed in private bank in Bangladesh were getting more privileges. They were more satisfied with salary scale, present job position and compensation. But employees are not satisfied with working hour, leave policy and hr policy. Employees strongly argued that they are not satisfied with the recent HR policies and practices exercised in the bank. The most significant consideration of the study was that the mean scores of six variables were minimum 4. That means except leave policy and working hour all indicators are satisfactory to employees. Finally banks have ample opportunities for career growth.



## **7. Recommendation**

On the basis of the findings of the study the Following recommendations are made for better HRM practice in the banks of Bangladesh:

- Provision should be created to employ professional staffs having graduate and/or postgraduate degrees in Information technology at IT department of banks. Educational qualifications, Experiences, skills, competencies, and ICT-literacy of the potential candidates are given emphasis in the selection and recruitment process of employees.
- The salary package and administrative status of private banks are truly attractive. But in public banks salary restructuring is needed to motivate employees.
- To develop human resources, the bank should undertake different HRD programmes including continuing education and training, IT-orientation, career development, etc. Banks' have good number of bright employees and it should create opportunities for employee's higher studies with fellowship/scholarship at home and abroad.
- Banks should organize seminars, workshops, conferences, different short courses, and training programmes on financial matters, current issues, software up gradation on regular basis that would definitely help to develop knowledgeable manpower, create awareness and change mental attitudes among the professionals.
- All banks and supporting bodies should allocate sufficient budget and sends competent employees to international conferences and seminars to prepare them for the competitive knowledge market of 21<sup>st</sup> century.
- Banks have a separate human resources departments. But it is essential to empower the department or divisions for handling different issues in HRM in banks. The divisions should be incorporated with well-organized HRIS (human resource information systems) and modern IT facilities.

## **Conclusion**

The success of banks largely depends on the intellectual development of the employees. Along with intellectual development of the knowledge worker, technical infrastructures of the bank must be ensured to enhance the effectiveness of the employee and the bank. Generally, the banking profession in Bangladesh is recognized with standardized salary scale, higher social status and dignity. As can be found from the study, human resources in banks were enjoying comparatively better facilities under the rules of banking industry. Employees of the bank getting good number of bonus and compensation, including salary grade, leave facilities, housing facilities, gratuities, provident funds, and losses of accident or death of employees etc. The employees in private bank are more satisfied with salary scale, job position, promotion scheme, working environment but very worried about working hours and work pressure. Most of the employees are less satisfied with HRM polices and practice, job analysis, IT facilities, job evaluation and performance measurement technique. Human

resources have been centrally managed by all surveyed bank. Bank should decentralize their HR activities in all branches and develop strong HR polices. Authority and responsibility should be properly distributed to all HR managers. Bank should give some significant power and role to HR director in order to empower the HR departments. HR department in banking sector of Bangladesh is comparatively ineffective than India, Pakistan and Sri-Lanka because of their lack of empowerment facilities. The proper empowerment of HR department means their participation in preparing management policies, plan and program, forecasting demand and supply of human resources and in policy formulation and implementation. This will help to recruit and maintain skilled, knowledgeable and well performed workforce to meet current and future organizational as well as individual needs.



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