

THE INFLUENCE of Human Resource Management and Work-Life Balance Practices on Employee Engagement Among Commercial BANKS

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ABSTRACT

One of the most significant stakeholder challenges is assuring employee engagement, especially in banking industries such as commercial banks. The purpose of this study was to explore the influence of human resource management (HRMP) practices and work-life balance practices (WLBP) on employee engagement (EE) in commercial banks of Region XI. These banks were chosen based on the following criteria: duly regulated by the Bangko Sentral ng Pilipinas (BSP) and the Philippine Deposit Insurance Corporation (PDIC) members. The study uses a descriptive-correlational research design. There were 300 respondents who were chosen using stratified random sampling. In attaining homogeneity, the following criteria were set: must be a Filipino citizen, male or female, and currently a regular employee of a commercial bank in Region XI for more than two years in any department. The results were analyzed using inferential statistics. Data were collected in numeric form by using an instrument, which was adapted and validated. The study revealed that the status of HRMP was very high, while WLBP and EE were only high. Further, the results showed that HRMP and WLBP can significantly influence EE in their single capacity. This implies that incorporating WLB and efficient HRM practices is a win-win situation for both employees and commercial banks that could lead to employee engagement.

KEYWORDS: *business management, employee engagement, human resource management practices, work-life balance, Davao Region, Philippines*

INTRODUCTION

Employee engagement describes how an individual feels about their job (Chandani et al., 2016). Banks have faced numerous challenges in ensuring a

highly engaged workforce in recent years. Lack of recognition and appreciation, poor work-life balance, limited opportunities for career development, and inadequate compensation and benefits have an adverse effect on both employees and the banks. Employees felt devalued and unappreciated if the company did not recognize their efforts (Villaruel et al., 2017)—this global issue was also observed among bank employees in different countries. Based on the survey, Gallup (2017) and Hewitt (2014) found that only 64% of employees in the Asia Pacific and 30% in North America feel engaged at work upon receiving recognition or praise.

Poor work-life balance, limited career advancement chances, and inadequate compensation and benefits challenge the banks in ensuring employee engagement. Bank employees have experienced difficulties balancing their jobs and personal lives in various countries, including the Philippines (Hufana, 2019). As stated by Ouyang et al. (2015), most workers want to quit their jobs because of excessive work hours and difficulties balancing work and personal time. Further, employees may lose motivation if they feel there are no opportunities for professional development within the company (Tan & Serafica, 2018). Also, Tabora & Lazaro (2020) explained that benefits and salaries can affect motivation and engagement levels if not focused on.

The significance of studying employee engagement among commercial banks cannot be overstated. The study of employee engagement among commercial banks is important for several reasons, including improving organizational performance. According to research, employee engagement has a favorable effect on organizational performance. It can enhance sales, earnings, and customer satisfaction because engaged workers are more productive, innovative, and dedicated to their jobs (Bakker & Albrecht, 2018). It also reduces turnover. Additionally, research has demonstrated a link between employee engagement and lower turnover rates. Engaged workers are likelier to stick with their company, which lowers the expense of hiring and training new hires (Saks, 2018). Employee engagement also signifies a competitive advantage. High employee engagement gives organizations a competitive edge in luring and keeping top personnel. As stated by Saks (2018), engaged staff members are more likely to refer business to others and bring in fresh talent, enhancing employer branding and reputation.

Empirical studies have demonstrated that integrating employees in social ideals can yield several benefits, such as heightened productivity, job contentment, and staff engagement (Kim et al., 2021). In 2018, Aktar & Pangil

investigated how organizational commitment (OC) mediated the relationship between HRM practices and employee engagement in the banking industry. Their findings showed that HRM practices significantly predicted employee engagement. A 2013 study by Alfes et al. (2013) shows employee engagement significantly correlates with perceived HRM practices. Similarly, in the study of Clark (2019), this finding raises the notion that regardless of the chosen measurement scale, a beneficial relationship exists between perceived HRM practices and employee engagement. Similarly, work-life balance (WLB) and employee engagement are traits or catalysts that may aid in a company's ongoing expansion. Consequently, Jaharuddin & Zainol (2019) explained that unbalanced work-life balance increases stress, which may heighten employees' inclination to resign.

This research is an onset study on engaging employees and being competitive in the industry. Despite the wealth of research on this topic, there is limited knowledge about the antecedents that influence employee engagement (Hale, 2016). The researcher has not come across a study related to human resource management practices and work-life balance practices, as well as their impact on employee engagement among commercial banks, which is why the researcher wants to pursue this study. Thus, this study aims to determine the status of employee engagement, human resource management practices, and work-life balance practices of commercial bank employees, and whether the combined and singular influence of human resource management practices and work-life balance practices on bank employee engagement is significant. Lastly, this study closes the knowledge gap in human resource management practices, work-life balance practices, and employee engagement in increasing the productivity of commercial banks in Region XI.

METHODS

This study employed the quantitative approach using a descriptive-correlation survey design. Quantitative research design aims to determine the relationship between one thing, an independent variable, and another, a dependent or outcome variable, in a population. In this research, correlation is used to investigate the relationship between human resource management practices and employee engagement, as well as between work-life balance practices and employee engagement. According to Creswell (2014), correlational research design quantifies and characterizes the degree of association (or relationship) between two or more variables or sets of scores. Similarly, Mekonnen (2014) asserts that the relationship between two or more

variables is the basis of a correlational study. Furthermore, without the researcher influencing variables, correlational research is a descriptive research methodology that assesses a link between two variables. The objective is to determine if there is zero correlation, negative correlation, or positive correlation (Combes, 2019). The data was collected using a survey method and an adapted questionnaire with a five-point Likert scale rating.

The study was conducted in the Davao Region. As the home of major multinational corporations that choose to establish their hubs and subsidiaries in the island region, Davao Region is hailed as Mindanao's center for trade and investments (Department of Trade and Industry, 2023). It includes one highly urbanized city and five provinces, including Davao de Oro (Compostela Valley), Davao del Norte, Davao del Sur, Davao Occidental, and Davao Oriental, where the City of Davao serves as the regional hub. The commercial banks were selected.

Specifically, this study was conducted in 10 commercial banks in Region XI, either in municipalities and/or cities. The researcher chose this location to survey since the Davao Region has many commercial banks. Based on the Philippine Deposit Insurance Corporation (PDIC) website data, the Davao Region had 238 commercial banks as of December 2021. These banks were chosen based on the following criteria: duly regulated by the Bangko Sentral ng Pilipinas (BSP), a Philippine Deposit Insurance Corporation (PDIC) member, and approved to conduct the study. Three hundred commercial bank employees are purposefully distributed to the different provinces within the Davao Region. According to Hair et al. (2014), the sample size for business research is only 200 to 300 people. In attaining homogeneity, the following criteria were set: must be a Filipino citizen, male or female, and currently a regular employee of a commercial bank in Region XI for more than two years in any department. The study excludes employees of commercial banks who did not meet the criteria set.

The survey questionnaires consist of four parts, which were answered by the employees of commercial banks in Region XI, the target respondents of this study. Part I focuses on human resource management practices; Part II focuses on work-life balance practices; and Part III focuses on employee engagement. Quratulain & Khan (2015) recognized the use of surveys answered by participants to measure variables in a correlational research design. According to them, a quantitative method integrates scientific methodologies assessed numerically to describe social phenomena.

The tool on human resource management practices was based on AlShaikhly (2017). It is composed of four domains and seven to eight items per domain. The tool on work-life balance was adapted from Mungania (2017). It is composed of four domains and two to seven items per domain. This variable has a Cronbach alpha of 0.70. This variable has the following domains: flexible work arrangement, wellness programs, family responsibilities, and work-life conflict. The tool on employee engagement was taken from (Winasis et al., 2020). It is composed of four domains and nine to twelve items per domain. This variable has the following domains: self-efficacy, perceived leadership, work stress, and turnover intention.

The validity concerns with the design and techniques were discussed with experts. A panel of specialists had verified and checked the survey questions utilized in this study. The survey's respondents were selected using the sampling technique per the panel of experts' recommendations. An expert statistician was consulted regarding the quantitative data, specifically the statistical element. With the adviser's consent, all ideas and proposals from the panel of experts were considered to ensure legitimacy.

A stratified random sampling was used to conduct this study. The researcher used the basic process in collecting the necessary data. The process starts with getting the approval of the University of the Immaculate Conception Graduate School Dean for the conduct of the study. Then, ethical clearance was obtained from the UIC Research Ethics Committee for the entire board review of the ethical aspects of the study the ten dimensions of research ethics including social value, informed consent, vulnerability issues, risk-benefit ratio, privacy and confidentiality of information, justice, transparency, qualification of the researchers, adequacy of facilities and community involvement. Afterwards, letters to conduct research were sent to the managers or heads of the office of the purposely chosen commercial banks in Region XI. During data collection, the researcher ensured that the participants' work was not disturbed.

The researcher employed enumerators with excellent communication skills, attention to detail, and the capacity to follow instructions to give survey questionnaires in person to collect data. They go through training that covers the goals of the study, survey administration procedures, ethical issues, study protocols, and the significance of ensuring data integrity and confidentiality. In ensuring adherence to survey protocols, their work was routinely monitored and supervised. Ensure data quality and resolve any problems or worries during data collection.

The questionnaire and the informed consent form were placed in a sealed envelope during the data collection. During data collection, the enumerator assisted in a simple procedure, ensuring participants read and signed Informed Consent Forms (ICFs). The confidentiality of information was maintained throughout the study according to the principles of the Data Privacy Act of 2012 or Republic Act 10173. The enumerator explained its objectives and invited questions from the audience. Participants received sufficient time to evaluate the ICF and the survey form independently. The survey form can be taken home, where participants can read it carefully, fill it out, and return it. The completed survey was delivered back to the enumerator at the workplace at a mutually convenient time during business hours.

After receiving the desired number of responses, the data was encoded, compiled, and tabulated under the direction of a statistician. It was subjected to the appropriate statistical tool for analysis and interpretation. The researcher took a month to complete the data collection.

RESULTS

The overall mean status of employee engagement is 4.11, which is described as high, indicating that employee engagement in commercial banks is evident. The standard deviation of 0.44 implies consistency of the responses. High employee engagement levels in commercial banks indicate an emotionally committed workforce, which creates a favorable atmosphere for higher output and better customer service. From its indicators, turnover intention is revealed in the very high category mean of 4.68. This is due to a promising future that the participants can get if they stay in the bank. However, work stress needs attention since it has the lowest mean of 2.95, which is rated at a moderate level. This implies that the participants find their work manageable as they feel comfortable with the changes and the demands of work they encountered. Commercial bank employees can handle stress to the point where it has little negative impact on their levels of engagement. This is due to the intervention that the banks offered to the employees. However, a moderate level suggests that the organization's handling of stress levels needs to be improved.

Additionally, perceived leadership got a very high rating of 4.48 mean score, which indicates that the condition is very evident among the respondents. This very high rating further implies that the participants experienced assistance from their manager. This result confirms Muddle's (2020) finding that a leader who can motivate employees must translate such needs into actions. On the other

hand, self-efficacy is another indicator with a mean score of 4.12. This indicates a high level of employee engagement, which demonstrates that self-efficacy is positive among the respondents, which is a sign of their confidence in their capacity to carry out duties and make valuable contributions to their positions.

Human resource management practice reveals an overall mean score of 4.51, which is very high, meaning that HRM practices are always evident. The standard deviation ranges from .046 to 0.57, implying a homogeneity of the responses. This indicates a supportive organizational culture. This very high level of human resource management practices parallels Chen's (2017) findings that HRM practices may significantly raise employee engagement levels with appropriate introduction and management. Training programs, as one of the indicators, got a very high mean score of 4.67. It implies that employees have a very favorable opinion of the commercial bank's training programs. The experience of employees from training activities has generated a great deal of satisfaction. This supports the statement of Nor et al. (2020) that the more workers participate in a training and development program, the more they will genuinely become more conscientious about what they would do for their company to help it accomplish its goals.

Planning and Recruitment also yielded a very high mean score of 4.57, which connotes that the condition is evident all the time. This very high rating implies that participants experienced transparency in the planning and recruitment process. The recruitment and selection processes are two-way, as explained by AlShaikhly (2017), meaning that the candidate chooses the employer, and the employer selects the candidate. Performance appraisal got a mean of 4.43, which is very high. The very high mean score for the performance appraisal suggests that HRM practices are always evident. A strong appraisal system is essential for commercial banks to handle employees' complaints, provide feedback, support employees' development, and ensure that the evaluation system is fair and honest. As demonstrated in the study of Sułkowski et al. (2020), performance appraisals appear to be mostly symbolic; external pressures for accountability and legitimacy strengthened performance appraisals. When performance appraisal systems are well-designed, well-implemented, and aligned with organizational goals, they favor employee performance.

Table 1
Status of Employee Engagement, Work-life Balance Practices, and Human Resource Practices

Variables and their Indicators	SD	Mean	Description
Employee Engagement	0.44	4.11	High
Self-efficacy	0.54	4.12	High
Perceived leadership	0.66	4.48	Very high
Work stress	0.89	2.95	Moderate
Turn over intention (Retention Intention)	0.63	4.68	Very high
Human Resource Management Practices	0.44	4.51	Very high
Planning and Recruitment	0.49	4.57	Very high
Training Programs	0.46	4.67	Very high
Compensation	0.49	4.37	Very high
Appraisal	0.57	4.43	Very high
Work-life Balance Practices	0.38	3.66	High
Flexible Work Arrangement	0.58	3.90	High
Wellness Programs	0.67	3.44	High
Family Responsibilities	0.59	4.15	High
Work life conflict (Work-life Enrichment)	0.62	3.25	Moderate

Compensation got the lowest mean of 4.43, but was still described as very high. The very high mean score for compensation indicates that employees view the bank’s compensation practices positively. This very high rating manifests that the banks provide employees with the type of benefits they need and use a fair incentive system. Busari et al. (2017) state that employees who become aware that the compensation offered by their employers does not match their requirements and wants, that performance reviews are often unfair, that promotion rates are slow, and that training and development initiatives do not help them perform better on the job may decide to leave their jobs.

Moreover, the overall results in work-life balance reveal a mean score of 3.66, which is described as high, indicating that work-life balance practices are evident. The high mean suggests that commercial bank employees generally have a positive perception of the work-life balance practices. The high level of work-life balance practices is parallel to the findings of Oludayo et al. (2018), that the willingness of organizations to allow for more flexibility in work arrangements will probably have an impact on how satisfied employees are with their jobs and whether they plan to stay. As stated by Bataineh (2019), finding the right balance between expectations at work and duties to your family may be very difficult. He added that happiness and achievement are two concepts that improve work-life balance. One needs to have both.

Family responsibilities got the highest mean score of 4.15 among the indicators, were described as high. It suggests that family responsibilities are evident among the respondents. The high mean score indicates that most employees of commercial banks feel they have important family responsibilities. This affirms the study of Mungania (2017), which found that factors related to employees' family responsibilities can significantly influence performance in banks in Kenya.

Flexible work arrangements have a mean score of 3.90, which is described as high and reveals that flexible work arrangements are evident among respondents. The high mean indicates that employees appreciate and value flexible work arrangements. This supports the statement of Siddiqui (2020), when workers feel they have control over their work schedule and can work remotely, they enjoy work-life balance and become contented.

On the other hand, wellness programs have a mean score of 3.44, which is high, implying that employees acknowledge and value wellness programs. Commercial bank employees recognize training and education on the importance of good health provided by the bank. This corroborates the study of Song & Baicker (2019) that employers can benefit from several social and economic factors, such as lower absenteeism, enhanced productivity and morale, as well as increased retention of employees, and maybe lower health care expenses if a wellness program is present in the organization.

Moreover, work-life conflict (Work-life Enrichment), another indicator, got the lowest mean score of 3.25 and is described as moderate. This implies that the work-life conflict practices are fairly evident in commercial banks that need attention for improvement. This moderate rating means that the commercial

bank may need to enhance procedures or policies in this area to improve employees' experiences with work-life balance. The study of Padmanabhan & Kumar (2016) found that workload is one of the primary causes of the imbalance between work and life. Increased work demands have a profound impact on an employee's personal life.

Correlation Between Variables. The outcome of the combined and singular influence of human resource management practices and the work-life balance practices of commercial banks' correlation is displayed in Table 2. The data shows a statistically significant relationship between employee engagement, human resource management practices, and work-life balance practices. The correlation between human resource management practices (HRMP) and employee engagement is substantial ($r=.419$, $p<0.05$). Likewise, Work-life Balance Practices (WLBP) and employee engagement relationship are also significant ($r=.527$, $p<0.05$). The correlation coefficient indicates the degree and direction of the relationship between two variables. WLB and HRMP exhibit favorable relationships with employee engagement in both situations. The p-value reflects the probability of finding these correlation coefficients if there were no real correlation in the population (the null hypothesis, H_0). Since the p-values are less than 0.01, the null hypothesis is rejected. Thus, HRMP and employee engagement are positively correlated in a statistically significant way. This indicates that employee engagement tends to improve along with HRMP. Similarly, WLB and employee engagement have a statistically significant positive relationship. This implies that employee engagement is expected to rise with the growing emphasis on work-life balance measures

The findings of the result were supported by Kahn's theory of engagement, which views whether a person chooses to merge their self into work-related responsibilities as determining whether they are engaged or disengaged (Kahn, 1990). In the study of Kavyashree et al. (2023) the findings show a connection between HRM practices and employee engagement. Aktar & Pangil (2017) also confirm the results of PLS-SEM that demonstrated a favorable and significant relationship between employee engagement and all HRM practices, including career advancement, job security, and performance feedback, which is consistent with SET. The results showed a favorable and significant relationship. Moreover, Robinson (2018) discovered a positive correlation between work-life balance and employee engagement. De Kort & Poell (2016) investigated the connection between work-life balance and employee engagement.

Table 2
Correlation between Variables

Variables Correlated with Employee Engagement	R	P	Interpretation
Human Resource Management Practices	.419***	.000	Reject H _o
Work-life Balance Practices	.527***	.000	Reject H _o

*** Significant at .01 level

Regression analysis. The data in Table 3 pertains to the regression result. The statistical data show that both independent variables, HRMP and WLBP, can significantly influence EE in its singular capacity (p<0.05). A beta coefficient of.17 indicates that a unit improvement in HRMP could result in a .17 increase employee engagement. Furthermore, the beta coefficient of.427 means that a unit increase in WLBP could result in a.427 enhancement in employee engagement.

The R-squared of .292 connotes that 29.2 percent of the variation in employee engagement could be attributed to the combined influence of HRMP and WLBP. It infers that other factors equivalent to 70.8 percent could significantly influence employee engagement that were not covered in the study.

Table 3
Regression Analysis on the Identified Variables

Independent Variables (Influencers)	B	P	T	Interpretation
Human Resource Management Practices	.17	.004**	2.845	Reject Ho
Work-life Balance Practices	.427	.000**	7.135	Reject Ho

$r^2 = .292$

$p = .000$

CONCLUSIONS

In conclusion, the findings of this study provided several valuable insights into the status of the variables, including employee engagement, work-life balance practices, and human resource management practices, among employees of commercial banks. The results showed that commercial bank employees possess a high engagement status through turnover intention. However, work stress needs attention, with a moderate mean score. Considering the issues that were shared that may cause work stress on commercial bank employees and can disengage them, the administration may inform staff members about impending changes by holding regular meetings and sending out updates. Describe the adjustments' justification and how the bank and its staff will profit from them. Also, the administration may provide staff with the knowledge and skills necessary to handle change effectively through training programs.

Regarding human resource management practices, participants viewed all the identified factors as very high, indicating a well-managed HR system in commercial banks. In addressing the very high status of human resource management practices, in particular, the training programs and compensation, which got the lowest mean score, although it is very high, it is recommended that commercial banks keep an eye on and evaluate HRM practices to make sure they continue to meet the changing needs of the banks and their employees, especially on compensation. Also, qualitative feedback may be gathered to determine which HRM practices are beneficial for employees or what needs improvement to establish a powerful employer brand and attract top talent.

Regarding work-life balance practices, it is concluded that commercial bank employees perceive a high level of status, which is evident. Given that family responsibilities got a high score, work-life conflict (Work-life Enrichment), on the other hand, needs attention for having a moderate status, which implies that work-life enrichment may provide some challenges. Commercial banks may investigate the pressure of working at home, being unable to attend social life due to high demands at work, and working all day, which is straining employees. Because of this, commercial banks may encourage employees to take time off for mental health and paid time off. Make sure they can do so without feeling guilty about missing work. Commercial banks may

also establish boundaries for breaks, and discouraging after-hours calls or emails will help to promote unplugging time and breaks.

It is concluded that there is a significant relationship between human resources management practices and employee engagement, as well as work-life balance practices and employee engagement. Thus, both independent variables are significant influencers of employee engagement in singular and combined capacity, but due to a low r^2 value.

Since the combined influence of the variables under study is minimal, other factors influencing employee engagement may be explored.

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