

Moderating role of Work Attitudes on relationship between HRM Practices and Perceived Organizational Performance: Empirical Evidences from the Banking Industry

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Abstract

Purpose-The purpose of this paper is to understand the relationship between HRM practices and Organizational Performance and also examine the role of work attitudes (job involvement & organizational commitment) as moderator in influencing such relationship.

Design/Methodology/Approach-Following a descriptive research design, an empirical investigation was carried out by approaching 300 respondents from regional rural banks in India to collect data through online survey forms as well as physical questionnaires. The research instruments was developed using five-point Likert-type scale and items for the construct in the study were taken based on literature review. The SPSS 21.0, AMOS 21.0 and PROCESS (Prof. A. Hayes) and Daniel Soper's statistical tool called "Interaction" for moderation graph were used for data analysis and hypothesis testing.

Findings-It was found that HRM practices are positively related with Organizational Performance. In addition to this it was also revealed that work attitudes (job involvement & organizational commitment) did not moderate the above mentioned relationship. Hence researchers further could use this variable as mediator to unveil the HRM-Performance linkage.

Originality/Value-The study is original in the sense that it provides insights into HRM practices and organizational performance relationship through the lens of work attitudes in regional rural banks.

Keywords-HRM practices, Work Attitudes, Organizational Commitment (OC), Job Involvement (JI), and Perceived Organizational Performance (POP).

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I. Introduction

Researchers are interested in analyzing the performance of business organizations by considering their crucial role in the development of national economy. Organisational performance is derived from the idea of how efficiently and how flexible organizations are in managing their strategies in terms tangible (capital) and non-tangible resources (employees). It is vital for the organization to develop their non-tangible resource along with tangible resources. The underlying assumption is that human resources are the only variable that other organizations found difficult to imitate. It was introduced as one of the valuable resources that organizations have, to achieve competitive advantage (Barney, 1991). Organisations have increasingly acknowledged the fact that the company's human resources are very crucial and can be a unique source for achieving success. However, managing human resource is the most important task of an organisation as human resources are the wealth of an organisation which can help in achieving its goals. Consequently, researchers and practitioners have shifted their focus towards studying all the possible means through which they can obtain the most benefit from HR. Number of studies reported that HRM practices are positively associated with the organisational performance (Arthur, 1994; Huselid, 1995; McDuffie, 1995; Delery & Doty, 1996; Harel & Tzafrir, 1999; Singh, 2003; Budhwar & Boyne, 2004; Zheng et al., 2009; Khan, 2010; Afzal et al., 2013). Despite the empirical evidence regarding the positive effect of HRM practices on organizational performance. However, a serious limitation exists in the literature of HRM-Performance linkage is "black box" i.e. lack of clarity regarding "what exactly leads to what" (Delaney & Huselid 1996; Becker & Huselid 1999; Wright & Gardner 2000; Bowen & Ostroff, 2004; Gerhart, 2005; Savaneviciene & Stankeviciute 2011). Guest (1997) felt the need for theory refinement regarding how HR practices influence organizational performance. It is important to consider the intervening steps in the HRM-Performance linkage or to consider the variables mediating or moderating the endpoint variables (Becker & Gerhart, 1996). There are calls for more empirical

research to extend support for the relationship between HRM practices and organizational performance with various perspectives and context.

HRM System can affect OP only when it affects most proximal variables (**Kanfer, 1992**) and employees' attitudes and behavior are considered one of the most significant proximal variables that mediate the HRM-Performance linkage (**Dyer & Reeves, 1995**). Human attitudes and behavior and the underpinning complexity and ambiguity in understanding their causal relationship would also increase the level of difficulty for the organization to imitate human resources. It has been identified that only satisfied and committed workers will continue their relations with the organisations and make efforts towards accomplishing organisation goals (**Nagar, 2012**). When employees perceive that organizations provide opportunity for growth, help them to enhance their skills and knowledge with the help of effective HR practices, they show high level of commitment (**Zaleska & de Menezes, 2007**). Significant organizational performance can be achieved with the help of people willingly extend their support with full capabilities and abilities in the interest of organizational growth (**Wu and Zhu, 2012**). With regard to the above discussion, this study extends the empirical research on the HRM practices-Performance linkages by joining interrelated employees' work attitudes namely Job involvement and Organizational commitment into one model.

Research examining the relationship in banking sector were explored such as HRM-Financial performance of Pakistani banks (**Quresh et al., 2010**); HRM-Job performance of Dhaka bank (**Nabi et al., 2016**); HRM practices-Job satisfaction in Ethiopian bank, Nigerian bank (**Osibanjo et al., 2012; Oyeniyi et al., 2014; Ijigu, 2015; Madan & Bajwa, 2016**); HRM-Employee satisfaction in Bangladesh; Jordon (**Majumder, 2012; Madanat & Khasawneh, 2018**); HRM practices-Employee performance in Pakistan banks (**Mahmood et al., 2014**); HRM practices-Employee job pleasure (**Vsatyanarayan & Pradeep, 2018**); HRM-Performance in Kenya; Malaysia (**Odhong et al., 2014; Masum et al., 2016**). Indirect relationships were also identified in the banking sector: HPWS linkage with financial performance and employee loyalty through employee satisfaction (**Ul Hassan et al., 2013**); HRM practices- organizational performance mediated by employee motivation (**Dar et al., 2014**); HRM-employee performance mediated by social climate and resilience (**Cooper et al., 2018**). However, it was identified that few studies had examined the HRM-organizational performance linkage through intervening variable such as employee attitude and behavior as far as the banking sector is concerned. As far as studies in the regional rural banks is concerned researchers had explored the HRM practices (**Yelliah, 2013; Bhatia & Jain, 2014; Ramakrishna & Rao, 2017**); problems of RRBs (**Devi, 2014; Jagadeesh, 2014**); efficacy of RRBs (**Ahmed, 2014**); profitability & performance evaluation of RRBs during pre-merger and post-merger (**Misra, 2006; Khankhoje & Sathye, 2008; Nair & Thirumal, 2012; Madan, 2014; Mishra, 2015; Tagariya & Panchal, 2016; Das, 2016**); its role in the development of India (**Kher, 2013; Thakur, & Gupta, 2015; Santhi & Ganeshan, 2015; Jain, 2016; Kanthimathinathan, 2016**); trends of NPA (**Khan & Ansari, 2016**). The study of this kind in the regional rural banks is unique in nature.

II. Review of Literature

HRM practices and Organizational Performance:

A considerable amount of literature is available in the banking sector linking HRM practices and Organisational Performance. Service quality based HPWS HR practices like extensive service training, information sharing, self-managed teams and participation, compensation contingent on service performance, job design, and service-quality based performance appraisal, internal service and service discretion affect individual service performance in banks through mediation effect of human capital, psychological empowerment, and perceived organisational support (**Liao et al., 2009**). **Babaei et al., 2012** examined the mediating effects of Organisational Citizenship Behaviours on the relationship between human resource practices (reward and performance appraisal) and banks performance in Iran. The result suggested that HRM plays a crucial role in enhancing employees' organisational citizenship behavior. Further, they found that organisational citizenship behavior acts as a mediator between HR practices (reward and performance appraisal) and service quality. Staffing practices, Incentive practices, and Training practices had a strong impact on organisational performance of the banking sector in Pakistan (**Saeed et al., 2013**). Job description, performance appraisal, compensation system and human resource planning influence the financial performance of Saudi banks in a positive way (**Al-Zahrani & Almazari, 2014**).

Mufeed and Gulzar (2015) revealed that HRM practices significantly influence Organisational performance of Punjab National Banks. Sufficient training to employees boosts employee satisfaction, commitment, retention and organisational performance of Private Banks of North Cyprus (**Aguta & Balcioğlu, 2015**). Positive relationship found between job definition, career planning, employee participation, performance appraisal, training & development, compensation and organisational performance of Jammu & Kashmir Bank Limited (**Gulzar, 2016**). **Muhammad and Abdullah (2016)** commitment based high-performance practices influences commercial banks' performance in Nigeria. Strategic Human Resource Management influences

global capabilities of Turkish bank which in turn leads to innovation performance an indicator of organization performance (Zehir et al., 2016).

Literature revealed that HRM practices are crucial for organisational success during mergers and acquisition in banks (Bhaskar, Bhal & Mishra, 2012) and also influence customer satisfaction (Mittal, Gupta & Mottiani, 2016); reward & recognition were considered as strong predictor of employee engagement leading to better bank's performance (Ghosh et al., 2016); training program positively influence the growth of bank (Dutt, 2016); job satisfaction among banking employees is predicted by HRM practices (Jeet & Sayeeduzzafar, 2014); performance appraisal influence organisational commitment and job satisfaction of private sector bank employees (Jyothsna & Kumar, 2015) and thereby enhance bank's effectiveness (Shrivastava & Rai, 2012). Biswas et al (2006) examined the role of HRM practices in increasing individual performance and organisational effectiveness in the manufacturing and service sector and revealed that HRM practices have a significant impact on individual performance and organisational effectiveness.

H1: HRM practices is positively related to Perceived Organizational Performance Work Attitudes as Moderating Variable

It has been argued that only effective implementation of HRM practices does not lead to organizational performance. Business success depends on HRM practices and attitudes of employees towards their job (Sriviboon & Jermstiparsert, 2019). Sani & Maharani (2015) revealed that the close relationship between HRM practices and organizational performance became strong when organizational commitment was introduced as a moderating variable. It was proposed that affection with the organization makes employees loyal towards the organization, provide more benefit to organization and indirectly improve organizational performance. Yanqing et al (2017) examine the moderating effect of organizational commitment and job satisfaction on the relationship between HRM practices and organizational performance. The study found a positive relationship between the constructs. Mohammad et al. (2017) posited that management should focus on a supportive HRM environment which would help to enhance employee commitment. Khatri and Gupta (2015) opined that HR practices such as hiring & selection, career management, performance evaluation, grievance handling, management policies, learning & development influence organization commitment of retail sector employees. Karia and Asaari (2006) revealed that training & education had a positive relationship with job involvement and commitment. Many other researchers also revealed positive relations between different HRM practices and employee commitment (Boselie, 2010; Gardner et al., 2011; Mukhtar et al., 2012). But few studies explored the mediating or moderating role of work attitudes (organizational commitment and job involvement) on the relationship between HRM practices and organizational performance.

Butali and Njoroge (2018) found that all three dimensions of organization commitment (affective, normative & continuance commitment) moderates the relationship between employee participation and organizational performance. MacDuffie (2004) also opined that organizational commitment moderates the HRM-OP relationship as only committed and satisfied employees will remain in the organization and give extra effort towards achieving its goals. Sabwami and Gachunga (2015) also examined the relationship between High Performance Work Practices and Organizational performance through moderator (organizational commitment) and found that all three elements of organizational commitment (affective, normative & continuance commitment) moderates HRMP-OP relationship.

H2: Organizational commitment moderates the relationship between HRM practices and organizational performance.

H3: Job involvement moderates the relationship between HRM practices and organizational performance.

Conceptual Framework

This approach focuses on developing a range of interconnected and mutually reinforcing HR practices that will produce superior results whatever the circumstances. The universalistic approach indicates that association between HR Practices and organisational performance is independent of the impact of business strategies in place (Arthur, 1994; Brewster, 1999; Claus, 2003). The Universalists Perspective, researchers and scholars believe that there exist a relationship between the adoption of particular HRM Practices and increased Organisational Performance (Delery & Doty, 1996). It proposes that certain "best practices" when adopted and implemented would increase financial performance without considering the strategic goals of the organisation (Huselid, 1995). Universalist approach is based on the assumptions that there exists a linear relationship between HR practices and business performance; universally applicable best HR practices; and horizontal integration or internal fit. Further there is assumption that HRM practices have an effect on employee motivation as well as increased efficiency (Ichniowski et al., 1996).

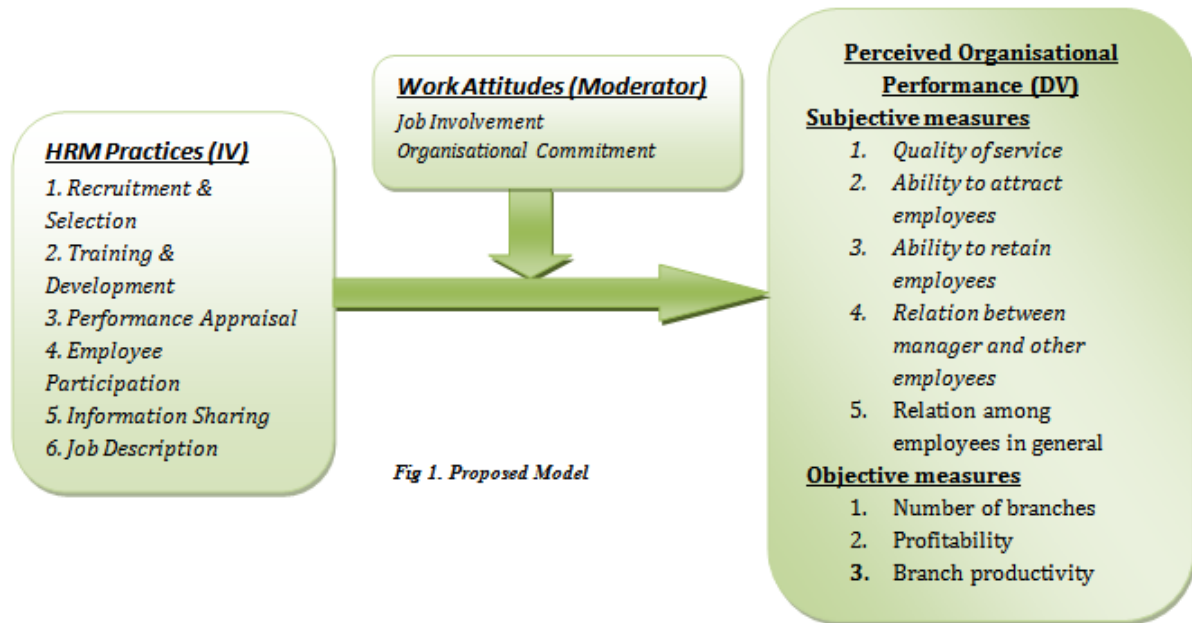


Fig 1. Proposed Model

III. Methodology

Sample & data collection

The data for this study were gathered by surveying officers and clerical employees from banking industries (rural banks) using 5-point Likert Scales. All the respondents were holding different positions in rural banks and experiencing directly or indirectly HRM practices. Therefore, they are appropriate candidates to assess organisational level constructs. To ensure the reliability and validity of the study, we adapted mature research scales to test key variables. Since all scales were originally in English, we translated them into local language to ensure the accuracy of the scales. Researcher explained the aim and purpose of the survey to all the respondents before the distribution of the questionnaire and guaranteed the confidentiality of the survey to prevent consistency motive and social desirability (Ambos et al., 2013). Total 350 questionnaires were distributed of which 300 were returned. The total effective response rate was 85.71%. We have summarized the information of the effective sample, of the final sample, 53.3% respondents were officer cadre employees and 46.7% belong to clerical position. In case of gender perspectives out of 300 respondents 77.3% were male and 22.7% were female. Regarding age of the respondents' majority i.e. 42.7% belongs to age group of 21-30 years, 32.3% belongs to 31-40 years of age group, and 20% respondents belong to the 41-50 years. As far as experience is concerned, 35% and 35.7% respondents were having experience less than 5 years and above 15 years respectively, employees who were working for 6-10 years comprised 28.7%. Educational status shows that large numbers of respondents i.e. 61% were having bachelor's degree 37.3% were postgraduate and only 1.7% were intermediate. Financial status of respondents shows that 38% of employees had monthly income above Rs. 50000 where as 28% of the employees were in the range of Rs. 20001-30000, 17% of the respondents were getting salary between Rs. 40001-50000 and 1.3% of the respondents had monthly income of less than Rs. 20,000.

To alleviate potential common method variance, we adopted Harman's single factor test. In this method, EFA was applied on the response data with the restriction that only one factor will emerge. In the output, if the variance explained by the single factor was found to be more than 50 percent, it indicates a common method bias problem in the response. Results of our study shows that the first factor contributes 29.067% of the covariances, indicating the common method bias does not seriously affect the conclusion of the research.

Measures

We measured all the multi-item constructs using a Likert five –point scale, in which 1 represents strongly disagree and 5 means strongly agree. Details of which were given below:

Independent Variable: HRM can be defined as a set of policies, practices and programmes designed to maximize both individual and organisational goals. It is a process of developing the abilities and the attitudes of the individuals, leading to personal growth and self actualization of the individual which enables them to contribute towards the organisational goal. Although the measurement of HRM practices has not reached a consensus among scholars, literature suggest HRM practices take effect as a whole (Delaney and Huselid,

1996), in this study we regard HRM practices as a single dimension concept and discuss its relations with other variables. We adapt the scale designed by **Saeed et al., 2013; Ayanda et al., 2014 Mufeed & Gulzar, 2015** comprise of dimensions Recruitment & Selection, Training & development, Performance appraisal, Employee Participation, Information sharing, and Job description.

Moderator

Work Attitudes are the feeling employees have towards different aspects of an organisation. Therefore, how employees behave depends on their work attitudes. Employee Attitudes and behaviors reflect their perceptions and expectations, reciprocating the treatment they receive from the organisation. We used two-dimensional measurement developed by **Kanungo, 1982 Messersmith et al., 2011; Sagwa et al., 2015; Aguta & Balcioglu, 2015** to measure work attitudes. The dimension includes job involvement and organizational commitment.

Dependent Variable

Organisational performance is very crucial for firm’s survival. The ultimate goal of all business and management research related to the areas such as human resources, marketing, management, international business, strategy and information system etc is centered on explaining how OP can be improved, enhanced, shaped and sustained so as to help business to improve its profitability and long-term survival (**Bititci et al., 2012; March and Sutton, 1997**). However, there is no consensus amongst the researchers regarding the measurement of organisational performance (subjective measures or objective). The literature reveals that in the area of studying the impact of HRM on organisational performance researchers lack a common theory related to organisational performance. Hence, use different indicators or variables to measure such construct. This study used subjective measures (perceived by employees) developed by **Rohmetra & Bhasin, 2010; Shitsama, 2011; Mufeed & Gulzar, 2015**, comprising of 11 items

IV. Results

Measurement Model (Confirmatory factor analysis, CFA)

I) Reliability and Validity of Human Resource Management (HRM) Practices: To check the reliability and validity of the constructs certain standard criteria has been used which is given in table 1. The researcher runs second-order CFA to test the measurement model of HRM practices, the results of which were presented in the table [2] and fig 2 indicates that the second-order model of HRM practices achieved good convergent validity, as supported by CR (Composite Reliability) and AVE (Average Variance Explained) i.e. CR is greater than .70 and AVE is greater than .5 as shown in table 6. Also GOF indices indicated a good model fit but to improve the χ^2 , errors were allowed to co-vary. Therefore, the CFA was re-run taking into account the remedies found in the modification indices. Allowing the error terms to co-vary resulted in an improved model fit. Hence, the second-order model of HRM practices was accepted.

Table-1 Represents validity criteria

Validity	Criteria
Convergent validity	CR>0.7, AVE>0.5, CR is greater than AVE
Discriminant validity	AVE must be greater than MSV

Table-2 Represents Reliability and Validity of HRM Practices

Construct	Item	Factor loading	CR (above 0.7)	AVE (above 0.5)	p-value*
HRM Practices	Recruitment & Selection	.79	.940	.723	.000
	Training & Development	.89			.000
	Performance Appraisal	.91			.000
	Employment Participation	.85			.000
	Information Sharing	.90			.000
	Job Description	.76			
Recruitment & Selection (RS)	Recruitment & Selection process is impartial.	.56	.801	.506	.000
	All Appointments is based on merit	.68			.000
	People with right skill are hired to work.	.81			.000
	The value & beliefs are discussed in interviews with potential employees.	Item is deleted due to low factor loading			
	Unbiased test and interviewing techniques is used for	.77			

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	employee selection.				
Training & Development (TD)	Bank is committed to the training and development of its employees.	.77	.817	.533	.000
	Employees receive additional compensation for training they get outside the bank.	Item is deleted due to low factor loading			
	This bank has provided me with training opportunities enabling me to extend my range of skills & abilities.	.87			.000
	Training needs are identified through a formal performance appraisal mechanism.	.59			.000
	There are formal training programs to teach new employees the skills they needed.	.66			
Performance Appraisal (PA)	Performance of the employees is measured on the basis of objectives and quantifiable results.	.86	.900	.648	.000
	Appraisal system is unbiased and transparent.	.81			.000
	Appraisal system in this bank is growth and development oriented.	.91			.000
	Appraisal information is used for bonus, promotion and selected training.	.69			.000
	This bank conduct performance appraisal on regular basis.	.81			
Employee Participation (EP)	Employees are involved in decisions related to branch functions.	.66	.890	.619	.000
	Management encourages employees to participate in decision about their particular department.	.77			.000
	Management keeps open communication with employee in this branch.	.80			.000
	Employees are provided the opportunity to suggest improvements in the branch function.	.84			.000
	Employees' contribution are regarded as important and taken in good faith.	.85			
Information Sharing (IS)	Information about how well the bank is performing financially is shared with employees.	.67	.858	.549	.000
	This bank provides enough information to employees to understand their role in the branch.	.85			.000
	Information is shared with employees to perform their job.	.78			.000
	Employees in this bank can easily communicate their thoughts to management.	.71			.000
	Information related to mission, goals, competitor information etc are provided to employees.	.68			
Employee Security (ES)	ES_6.1- ES_6.5	Deleted to low factor loadings and CR			
Compensation (C)	C_7.1-C_7.5	Deleted to low factor loadings and CR			
Job Description (JD)	The duties of every job are clearly defined in this bank.	.81	.860	.554	.000
	Job description in this bank clearly defined to new employees for clarity.	.84			.000
	Each job in this bank has an up to date job description.	.62			.000
	Job descriptions in this bank are clear and easy to understand.	.74			.000
	Job descriptions are revised from time to time to incorporate the upcoming changes.	.69			

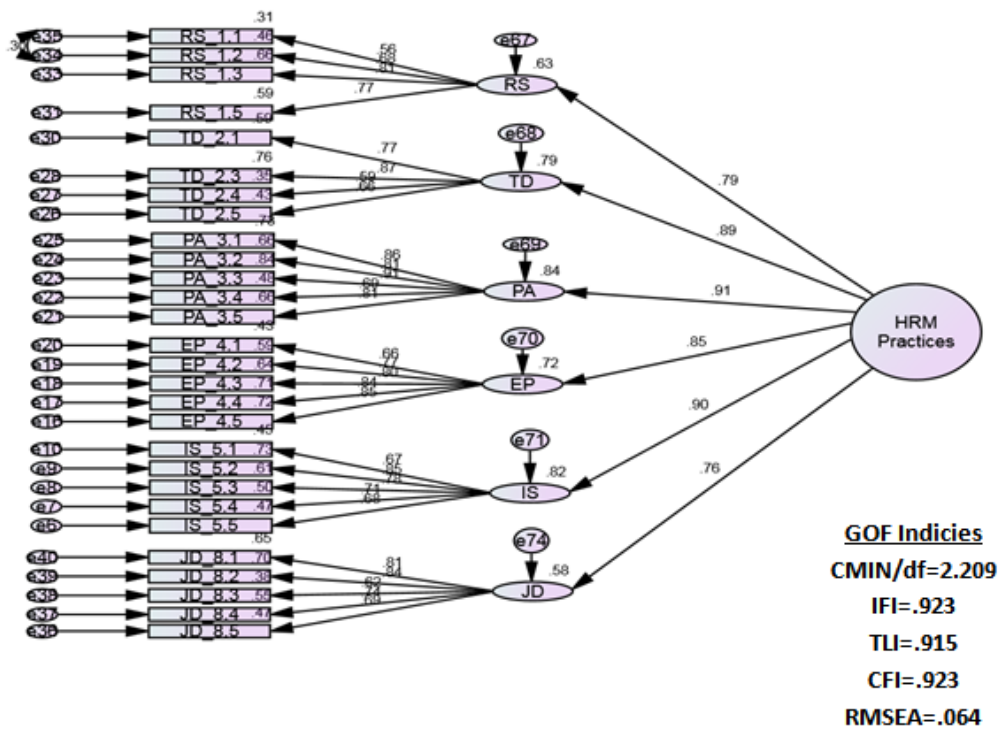


Fig 2. Second order HRM practices

II) Measurement Model of Perceived Organisational Performance

Perceived Organisational performance was taken as a construct measured with 11 items consisting of both subjective and objective indicators. The first run of CFA analysis showed a bad fit to the data with **CMIN/df=7.672, IFI=.770, TLI=.710, CFI=.768 and RMSEA=.149**. Convergent validity was also not within the acceptable limit with AVE =.378, less than acceptable limit of .05. Standardized factor loadings for OP_2, OP_8, OP_9, and OP_10 were below recommended level and thus may have been causing the model misfit. Modification indices and standardized residual covariance showed that various items of OP had high residual covariance with each other, which may further lead to discriminant validity problem when full measurement model was run. So to check this issue the researcher decided to go for a second order model of OP as shown in fig. 3 by combining the constructs of objective measures and subjective measures (Kumar, 2015).

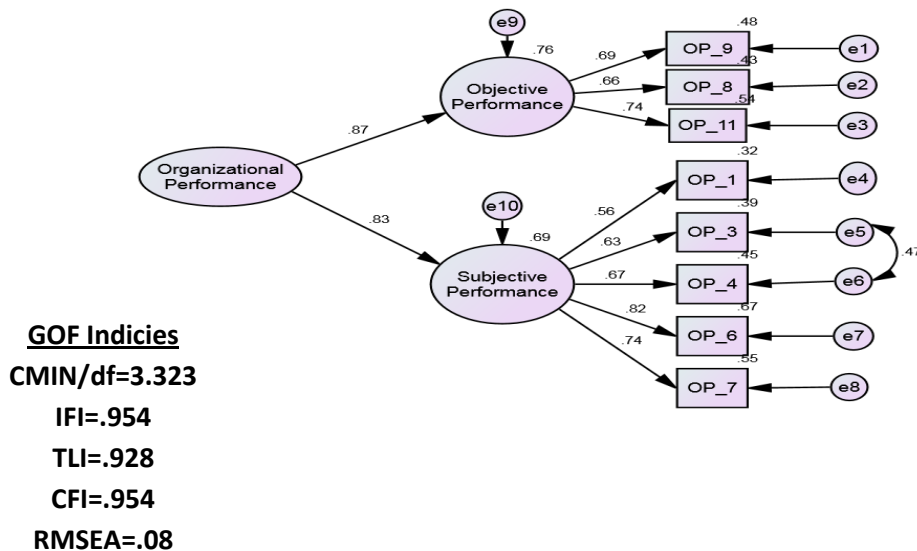


Fig. 3 Second order Measurement Model of Perceived Organisational Performance

Table-3 Representing second order Measurement Model of POP

Construct	Item	Factor loading	CR (above 0.7)	AVE (above 0.5)	p-value*
Perceived Organisational performance	Subjective performance	.83	.839	.723	
	Objective performance	.87			
Subjective performance	OP_1 Quality of services has been improved over past years.	.56	.817	.48	.000
	OP_2 Development of new products or services is a major activity of the bank.	Item is deleted due to low factor loading			
	OP_3 Bank's ability to attract employees has improved as compared to past years.	.63			.000
	OP_4 Ability to retain employees is a major strength of this bank.	.67			.000
	OP_5 Satisfaction of customers is preferred in this bank.	Item is deleted due to low factor loading			.000
	OP_6 Management and employees are having trustful relationship with each other.	.82			.000
	OP_7 Relationship among employees is cooperative and trustworthy.	.74			
Objective performance	OP_8 Number of branches of this bank has increased as compared to the past.	.66	.739	.48	.000
	OP_9 Profitability of this bank has increased as compared to past years.	.69			
	OP_10 Number of District covered by this bank has also increased.	Item is deleted due to low factor loading			
	OP_11 Branch productivity of this bank has improved.	.74			.000

***p-value<.001

The results of second-order results were shown in the table [3]. Convergent validity of objective & subjective performance could not be achieved due to low AVE=.48 which is below acceptable limit of 0.5. The model also showed discriminant validity issues when AVE was compared to the inter-correlation between the factors as AVE was found less than MSV i.e. maximum shared variance between the construct. But, it was decided to retain both performance indicators as the result of overall second-order CFA indicated good model fit and also achieved good convergent validity, as supported by AVE.

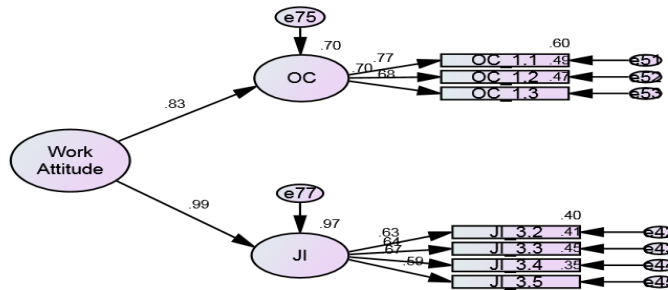
III) Validation of Work Attitudes:

Further, the researcher decided to check for second-order measurement model of work attitudes as shown in fig 4 and re-run the CFA model, the results of which were presented in the table [4]. The result indicated that the second-order model of work attitudes achieved good convergent validity, as supported by AVE. Besides GOF indices indicated a good model fit as all indicators of goodness of fit were in the range of acceptable limit. Hence, the second-order model of work attitudes practices was accepted.

Table-4 Represents the Validity of Work Attitudes

Construct	Item	Factor loading	CR (above 0.7)	AVE (above 0.5)	p-value*
Work Attitude	Organisational Commitment	.83	.909	.834	
	Job Involvement	.99			
Organisational Commitment (OC)	I would be very happy to spend the rest of my career in this bank.	.77	.761	.515	
	This bank deserves my loyalty.	.70			.000
	I would feel guilty if I left my bank now.	.68			.000
	Right now, staying with my bank is matter of necessity as much as desire.	Item is deleted due to low factor loading			
	I really feel as if this bank problem is my own.	Item is deleted due to low factor loading			
Job Involvement (JI)	I am very much involved personally in my job.	Item is deleted due to low factor loading			
	I have very strong ties with my present job	.63	.728	.401	.000

	that would be very difficult to break.				
	I like to spend most of my time at work.	.64			
	I get the most satisfaction in my life from my job.	.67			.000
	I can overwork to finish things even if I don't have the necessary time.	.59			.000



GOF Indices
CMIN/df=2.923
IFI=.959
TLI=.934
CFI=.959
RMSEA=.08

Fig 4. Second order Work Attitudes

IV) Pooled CFA

After performing the second order model of CFA for all variables under study, the researcher continued with the second CFA method that is Pooled CFA. This method is considered more efficient and highly suggested for assessing the measurement model (Wan Afthanorhan et al., 2014). This method combines all latent constructs in one measurement model and performs the CFA at once as shown in fig 5 where all three constructs of the study were tested in a single measurement model. Pooled CFA method is lot easier and better than Individual CFA, as it is time saving and perform all the latent variables simultaneously (Chong & Ahmad, 2014).

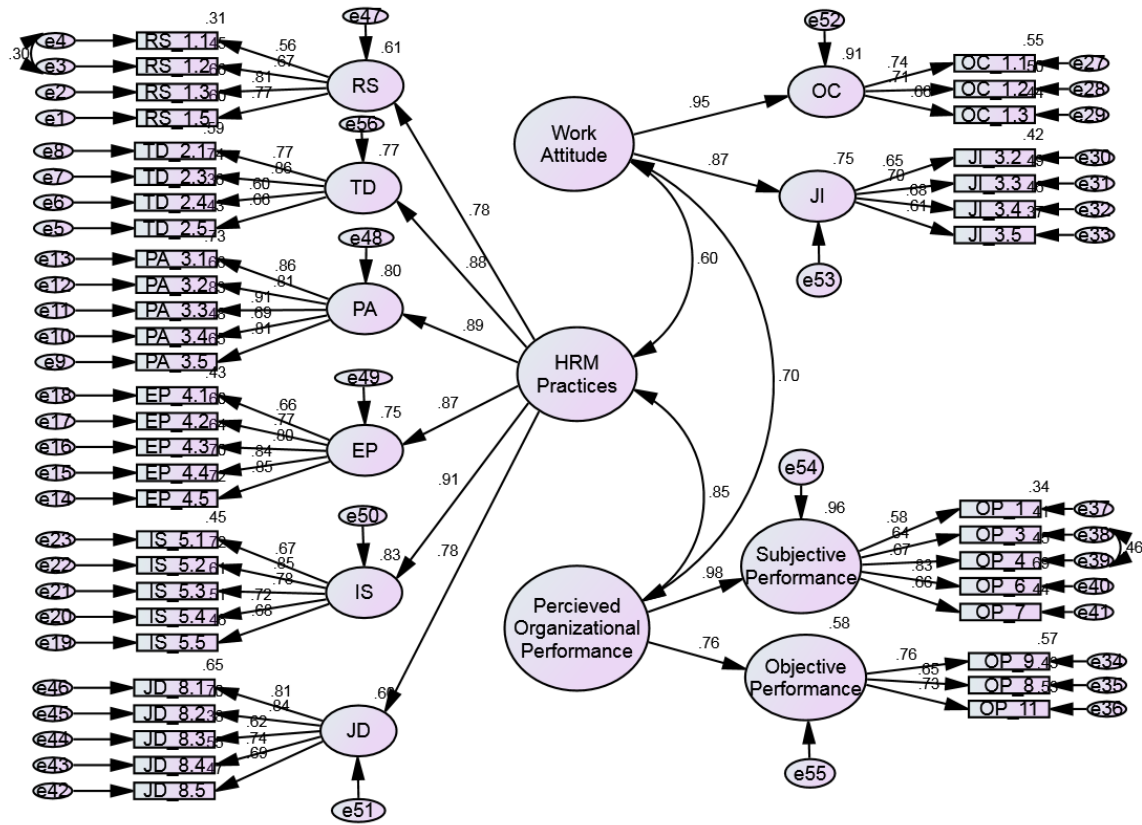


Fig. 5 Pooled CFA of all Constructs

Table-5 Comparing default model with threshold limit

	Cmin/df	CFI	RMSEA	RMR
Threshold limit	<3 Good <5 acceptable	>.95 Great; >.90 traditional; >.80 permissible	<.05 Good; .05-.10 moderate; >.10 bad	Smaller the better
Default model	2.204	.87	.06	.06

The table 5 depicts the goodness fit indicators of full measurement model, the result revealed that model-fit for the proposed model was not very good but satisfactory with adjustments using modification indices, when compared with threshold limit given by (Hu and Bentler, 1999). As per Katou and Budhwar (2010), in complex models, the limits of the acceptable fit, especially for NFI and CFI, could be as low as .80 (Hart 1994). However, Goodness of fit is inversely related to sample size and the number of variables in the model. Thus, the thresholds below are simply a guideline. Other indicators of GOF indices were not found very good but satisfactory such as TFI=.87; TLI=.86; PCFI= .81.

Table-6 Representing convergent validity and discriminant validity

	CR	AVE	MSV	MaxR(H)	Work Attitude	HRM Practices	Perceived Organisational Performance
Work Attitudes	0.906	0.828	0.477	0.927	0.910		
HRM Practices	0.940	0.725	0.723	0.969	0.596	0.852	
Perceived Organisational Performance	0.855	0.749	0.723	0.978	0.691	0.850	0.865

Table 6 represents that final measurement model showed good convergent validity of all the three variables i.e. HRM practices, work attitude and perceived organisational performance as supported by CR and AVE. With regards to discriminant validity all variables under study had achieved the criteria of discriminant validity also. Therefore, the measurement model consisted of three variable was accepted.

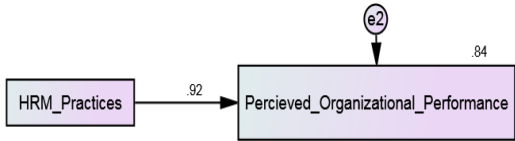
V) Structural Model

SEM is a combination of two distinct models i.e. measurement model and structural model (Lee, & Lee 2007). The first component, the measurement model was discussed in the previous section of this study. However, getting a good measurement model is not an end in itself, it helps in achieving a good structural model which is the second component of SEM with the help of which hypothesis of the study can be tested (Al-Mutawa, 2016). It is essential to determine all exogenous (independent) and endogenous (dependent) constructs to build a structural model (Hair et al., 2010). The study contains one exogenous variable (HRM practices) and one endogenous variable (Work Attitudes).

i) Path Analysis and Hypothesis Testing

Path analysis is a special case of the structural model where an imputed score (estimated through CFA) of the constructs was used as variables rather than using constructs along with their variables in the structural model. All variables in the path analysis are represented by rectangles denoted as observed variables (Grapentine, 2000). The result of model 1 indicated that HRM practices were significantly and positively associated with work attitudes ($\beta=.917, p=.001$). Hence, **HI was accepted** as the result provides sufficient evidence in support of the hypothesis. The results of the study conform to the studies of (Meyer & Smith, 2000; Wong et al, 2002; Wenxia & Li, 2008; Abutayeh & Al-Qatawneh, 2012).

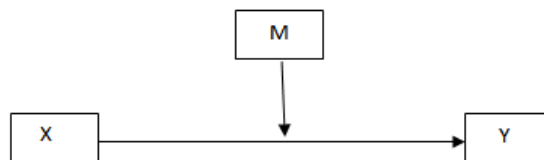
Table-7 Representing direct relationship between HRM practices and Work Attitudes

Hypothesis	Variables and Labels in SEM	Causal Path tested in AMOS Graphics	Standardized Beta (β)	Significance
HRM practices positively predicts Perceived Organizational Performance	IV: HRM practices DV: Perceived Organizational Performance		.917	.001 (Hypothesis Accepted)

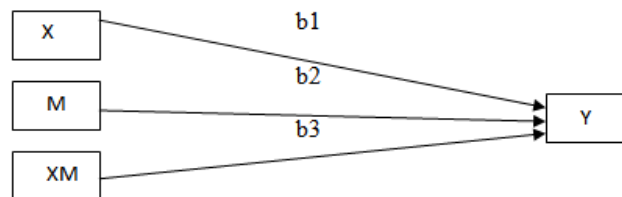
VI) Moderation Analysis

To start a moderation analysis the basic requirement is that there must be a relationship between X and Y i.e. independent variable (HRM practices) and dependent variable (Work Attitudes). The results of the direct relationship between variables (structural model) had already been shown in the previous section of this paper. However, to check the moderation effect between the existing relations PROCESS was given by Hayes (2015) was considered appropriate. The Moderation effect of M on the relationship between X and Y is described as a conditional process model. As represented in (Andrew Hayes PROCESS Model No. 1), the direct effect of X is conditional on Y through moderator M. The statistical model represents the equation depicting the relationship between X on Y. The equations representing the relationship between X, Y and M are:

Conditional effect of X on Y = $b1 + b3M$



Statistical Diagram



Model 1 of PROCESS software was used to check the moderation between X on Y. Table 8 & 9 explains the moderation effect of Job Involvement (JI) and Organizational Commitment (OC) on the relationship between HRM practices and Perceived Organizational Performance. The results revealed that the interaction effect of Job Involvement (JI) and HRMP on Perceived Organizational Performance was

insignificant ($R^2=.880, P>.05$). Similarly, it was found that the interaction effect of Organizational Commitment (OC) and HRMP on Perceived Organizational Performance was also insignificant ($R^2=.88, P>.05$). Hence, **H2 & H3** which states that job involvement and organizational commitment moderates the relationship between HRMP and perceived organizational performance was rejected as results did not provide sufficient evidence in support of the hypothesis.

To cross verify this, I had checked the LICI and ULCI values for moderators, which had a group of two different values for moderator, was coming to the negative side, means there was zero between LICI and ULCI which means there was no moderation of job involvement and organization commitment in this model. However, the conditional effect revealed that work attitudes did not moderate the HRM-OP relationship but interaction effect can be found other values (+1 S.D, Mean, -1 S.D) as LICI and ULCI at different level depicted significant results. For a better explanation of this indirect effect, Figure 5 and 6 was designed with the help of Daniel Soper’s instrument called “Interaction”.

Table-8 Moderation effect of Job Involvement (JI)

	R	R-sq	MSE	F	df1	df2	p
	.9385	.8808	.0292	729.764	3	296	.0000
Variable	coeff	se	t	p	LICI	ULCI	
Constant	3.15	.01	294.68	.000	3.137	3.179	
JI	.170	.01	9.87	.000	.136	.204	
HRMP	.841	.02	32.90	.000	.791	.891	
int_1	.02	.02	.88	.37	-0.02	.067	
Conditional indirect effect	t	SE	Lower Bound (95% CI)	Upper Bound (95% CI)			
JI (+1 Std Dev)	27.21	.031	.794	.918			
JI (Mean)	32.90	.025	.791	.891			
JI (-1 Std Dev)	27.95	.029	.768	.884			

Table-9 Moderation effect of Organizational Commitment (OC)

	R	R-sq	MSE	F	df1	df2	p
	.94	.88	.02	773.38	3	296	.000
Variable	coeff	se	t	p	LICI	ULCI	
Constant	3.15	.01	290.38	.000	3.13	3.17	
OC	.212	.01	10.89	.000	.173	.250	
HRMP	.78	.02	28.06	.000	.725	.835	
int_1	.024	.024	.997	.319	-0.024	0.073	
Conditional indirect effect	t	SE	Lower Bound (95% CI)	Upper Bound (95% CI)			
OC (+1 Std Dev)	23.78	.033	.731	.863			
OC (Mean)	28.06	.027	.725	.835			
OC (-1 Std Dev)	24.37	.031	.702	.825			

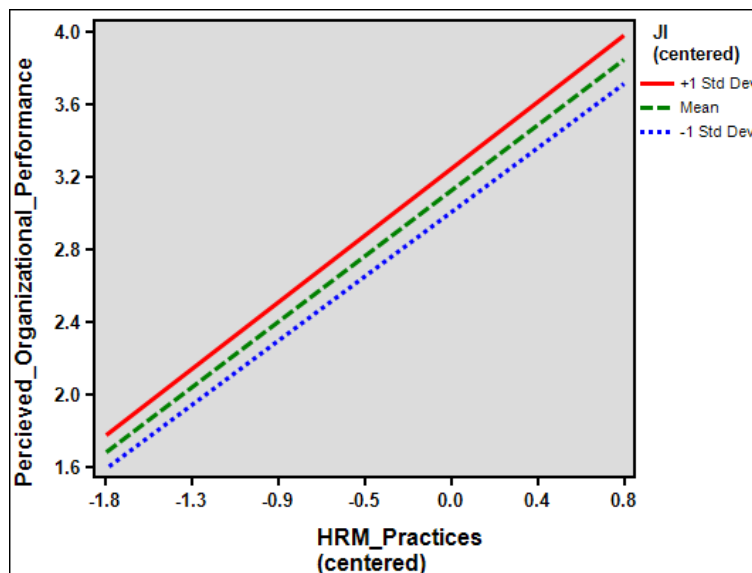


Fig.6 HRMP_OP relationship as per JI

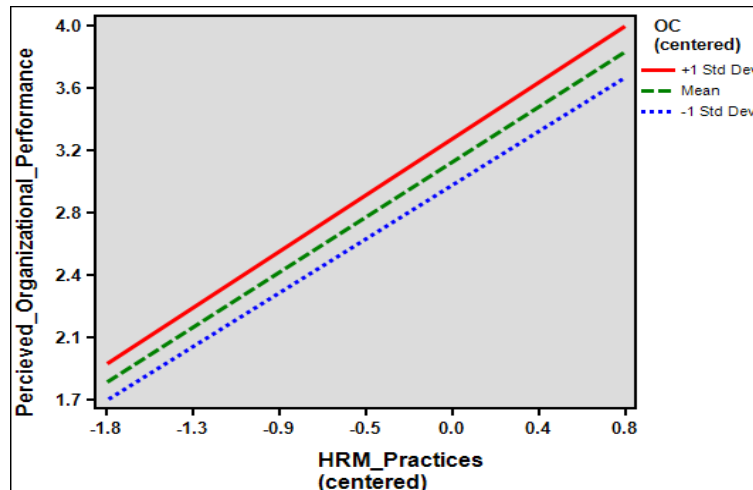


Fig.7 HRMP_OP relationship as per OC

Figure 6 & 7 reveals the difference of dependent variable (perceived organizational performance) between two conditions of independent variable (HRMP and moderators-JI & OC) was shown on the X-axis and Y-axis, which states the effect of these two conditions on this dependent variable. As per the graph, the red line, blue and the green dotted line were not interacting with each other, which means that positive relationship between HRM practices and perceived organizational performance is not influenced by work attitudes (JI & OC).

V. Conclusion & Discussion

The result of the present study extended support to the universalist theory that certain best practices indeed has positive effect on organizational performance. However, the main objective of this paper was to identify the effect of work attitude (JI & OC) as a moderator on the relationship between HRM practices and organizational performance in rural banks through employees' perception. Based on the results it is revealed that HRM practices and organizational performance relationship were not affected by work attitudes. The results of the study are not in conformity with the expectation of the researcher and the results revealed by the previous studies which posits that organizational commitment and job involvement moderates the HRM-Performance linkages (Yanqing et al 2017; Sriviboon & Jermittiparsert, 2019). The probable reason for this may be that work attitudes do not influence the organizational performance in association with HRM practices but might mediate the relationship i.e. it gets influenced by HRM practices and then ultimately affect organizational performance. The results shows that the HRM-Performance relationship does not get stronger in the presence of work attitudes, it can be concluded that organizational commitment and job involvement of bank employees may get influenced by HRM practices and indirectly influence organizational performance. In addition to the previous results, data analysis showed that HRM practices positively influence organizational performance. Hence, organisations particularly regional rural banks could understand the importance of human resource practices and consider designing effective HRM practices to improve performance. It would provide guidance to policymakers and HR practitioners to understand that organizational success depends upon its HR practices, certain best practices in bundle results in improved business performance irrespective of organization.

Limitation and Future Research

The data collected to conclude the proposed research come from rural employees hence, it is important to make generalizations only with the inclusion of sample population from diverse nations and cultures. This study concentrates on the relationship between HRM practices and perceived organizational performance through constructs like job involvement & organizational commitment ignoring other constructs that can influence such relationships like HR climate, job satisfaction, HR flexibility, employee's behaviour etc. An in-depth analysis may be taken into consideration for further exploration of this domain. A mediating role of job involvement, organizational commitment, organizational citizenship behaviour, job satisfaction, HR climate, etc may be considered for future research to propose a theory. Further study should focus on longitudinal research to investigate the causal relationship between HRM practices and organizational performance because there may be chances that the relationship changes with time and it also influences the perception of employees.

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