

HUMAN RESOURCE DEVELOPMENT PRACTICES AND EMPLOYEE ENGAGEMENT: A GLOBAL REVIEW OF THE BANKING SECTOR

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Abstract

Human Resource Development (HRD) practices are essential for employee engagement, especially within the dynamic and service-based banking sector. This is a synthesis narrative review of national and international literature to look at the issues of HRD interventions, training and development, career planning, performance appraisal, organizational learning, employee welfare, and HRD climate-affecting engagement based on theoretical perspectives of Social Exchange Theory, Job Demand Resources (JD-R) Model, the Engagement Theory and the Self-Determination Theory. Creativity and e-learning, career planning, mentoring, and employee welfare are identified as key research areas in the emerging economy. The study found small number of longitudinal studies, e-HRD research and cross-cultural research as the research gaps. Consecutively, a model of HRD practices is proposed in connection with mediators like psychological factors to employee engagement, perceived organizational support, and empowerment outcomes. The findings have practical implications for banking professionals and scholars in enhancing interest in strategic HRD activities.

Keywords: Human Resource Development, Employee Engagement, Banking Sector, Global Perspective, JD-R Model, Social Exchange Theory

1. INTRODUCTION

Employee engagement has emerged as a primary contributor to performance in organizations. Engaged employees are more vigorous, more committed and absorbed, thereby resulting in increased productivity, service quality, and maintenance (Schaufeli et al. 2002). Human Resource Development (HRD) practices are critical in enhancing engagement by linking talents, inspiration, and dedication of employees to corporate goals (Swanson & Holton, 2020). HRD is more than traditional training as it includes career management, appraisal, welfare programs, and systems of organizational learning (Werner, 2021). Globally, HRD practices have changed as methods of strategic achievement of talent development, innovation and employee well-being (Alagaraja & Li, 2015). The banking industry is swiftly changing with the use of dynamic technological advances, digitalization, and customer-focused innovations. It is through expectations that practices of HRD bring a backdoor into employee engagement (Choudhury & Mohanty, 2023). Although much research has been focused on mentoring, development and well-being programs (Rana & Sharma 2022, Okafor 2021). Without showing a global comparative picture, it is impossible to discuss specific dimensions of HRD. Banking industry is a critical field of research in related to HRD and psychology issues because the success of bank is mainly people oriented. It requires the application of human capital for providing quality services, customer relations and for providing complex financial products. Additionally banking sector undergoes many changes like technological changes which include digital banking, fin-tech companies, mergers etc. Which may create a dynamic environment where employees engagement, adaptability are crucial. This study attempts to fill this gap by bringing together empirical and conceptual research in various areas and countries to explore the effect of HRD practice on employee involvement in the banking industry.

2. CONCEPTUAL FRAMEWORK

2.1 Human Resource Development(HRD)

Human Resource Development (HRD) is a fundamental function of Human Resource Management involving the purposeful development of the knowledge, skills, and abilities of employees for improved individual and organizational effectiveness. Conceptually, HRD is based on the assumption that employees are assets whose development and growth are directly linked to organizational success (Garavan, McGuire & Lee, 2015). HRD is organized learning experiences employers provide to the

employees within a limited period to ensure the prospect of performance improvement and personal development (Nadler (1970)). The definition identifies the developmental intent of HRD, not only to enhance job performance but also to facilitate the overall growth of the employee.

The HRD framework encompasses three key elements including

1. Training and Development: Aims at enhancing employee's on-the-job performance and their readiness for future jobs through formal learning experiences (Swanson & Holton, 2001).
2. Career Development: Refers to alignment of personal objectives with the organizational prospects with the view of ensuring long-term career growth (Werner and DeSimone, 2012).
3. Organizational Development: Dwelling upon the interventions to the organizational culture, structure, and system-level processes to establish adaptability and learning (Cummings & Worley, 2019).

Human Resource Development (HRD) is one of the core roles of human resource management involving the intentional production of the knowledge, skills and abilities of the employees towards better personal and organizational performance. Theoretically, HRD is rooted in the fact that employees are assets whose growth and development are directly associated with organizational success. This is intended to improve the performance of employees and their preparedness on the job for future employment with institutional learning programs (Swanson and Holton, 2001). HRD is no longer merely an administrative process but rather a developmental approach which is a construction of human capital, taking advantage of innovation, and aligns the potential of the workforce with organizational objectives. Successful HRD practices create a learning culture and a culture of continuous improvement, which is critical towards achieving the knowledge era and organizational excellence.

2.2 Employee Engagement

Employee Engagement is a positive, fulfilling, and job-related psychological condition that is captivating the intensity of the energy, passion, and absorption the employees are displaying during working hours (Schaufeli, Salanova, Gonzalez-Roma & Bakker, 2002). Kahn (1990) provided the conceptualization of engagement by stating that it is the harnessing of the self of the members of an organization to their professional tasks, which includes giving up the body, brain, and emotional energies. The study enumerated three fundamental psychological conditions, which are meaningfulness, safety and availability. This simply motivates the rate of employee involvement in work. Different theories are associated with work. All these theories collectively are a firm foundation upon which to understand the manner of understanding of the Human Resource.

Employee engagement is influenced by HRD practices (Saks 2006). The Social Exchange Theory brings out the importance of the reciprocal arrangement between the employees and the organization, which proves that as organizations put money into their people, employees pay back that money by becoming more committed. This is supported by the Job Demands Resources (JD-R) Model, which explains that adequate job demands. Employees can manage with the help of resources such as feedback, learning opportunities, and autonomy. In HRD practices if involved employees are vibrant, committed and consuming leads to higher job satisfaction, organizational commitment (Schaufeli et al., 2002), and productivity (Harter, Schmidt and Hayes, 2002). Disengagement, conversely is defined by a lack of involvement, being emotionally detached, less involved, and performance, turnover intentions (Maslach, Schaufeli and Leiter, 2001). In the age of the knowledge-based economy, interaction is viewed as an individual as well as a group phenomenon, in which the overall team energy and enthusiasm become the driving force of innovation and creativity. (Truss 2013). Thus, it is not just a human resource objective but also a strategic requirement of remaining superior in the organization.

The relationship between employee engagement and human resource development is theoretical because they are similar and are focused on optimizing the potentials of people and organizations. HRD gives the infrastructure and individual growth arena on which interaction can be permitted to flourish. The investment in training, career growth, and supportive organizational development has made organizations successful. Employees interpret such attempts to show that they are being concerned and respected, which consequently makes them develop a greater degree of emotional and cognitive engagement in work (Agyemang & Ofei, 2013, Albrecht 2015). Empirically, HRD practices are found to be strong predictors of engagement outcomes. In the banking sector, where employees are highly pressured to perform, sound human resource practices are essential in the maintenance of morale, flexibility, and commitment.

3. Dimensions of HRD practices that impact on Employee Engagement.

3.1 Training and Development

The training and development program has always been identified as a primary HRD driver, which improves the knowledge and skills of the employees and their psychological commitment to organizations. Saks (2006) found that training and Development, communication, and cooperation act as driving force in creating interest among Ethiopian bank employees (Tadesse, 2019). These are consistent with the study of Sumathi (2020), showing the positive connection between HRD practices like training, performance appraisal, motivation, and career planning and employee engagement within organized retail firms.

3.2 Leadership Effectiveness

Managerial behavior and effectiveness of leadership are two vital HRD factors that create motivational and affective attachment of employees to their work. Shuck (2011) identified the immediate manager as an essential determinant of engagement, as managerial behavior determines the optimal level of engagement and disengagement. Purnima Madan (2016) also discovered that mentoring and managerial effectiveness contributes significantly to employee engagement in private sector banks. The research found that mentoring is a moderating process between managerial competence and commitment, with the implication that committed managers are more likely to have committed employees. Liat Eldor (2017) extended this view further by illustrating the contributions of compassion and emotional intelligence in leadership. The study on the Israeli employees in the public sector revealed that kind-hearted management activities positively influence engagement and organizational citizenship behavior, and sharing of knowledge. All these works highlight the fact that HRD efforts concentrate on the management of mentoring, compassionate leadership, and development, making a significant contribution to investments in employee engagement.

3.3 Organizational Culture and Communication

An organization culture that is empowering, transparent, and has communication, trust, and shared values is another important HRD aspect that influences engagement. Sarangi and Srivastava (2011) studied cooperative, nationalized, and private banks in India and concluded that organizational culture and communication are positively related to engagement, especially in cooperative banks, where communication of organizational policies and organizational changes was more open. Solomon Markos and Sandhya Sridevi (2010) emphasized that to develop engagement and organizational performance, two-way communication based on proper resources and a culture that favors the same should be practiced well. The study conformed to the view that enthusiastic employees are more committed and put in discretionary effort, thus associating culture and communication with higher performance results.

3.4 Works–Life Balance and Employee Well-being

Work-life balance is a significant HRD dimension that has contributed to longevity. Participation through reduced burnout and maximized well-being is committed to. Bedarkar Bano, Khatun, and Kumar (2024) and (2013) employed work-life balance as a significant motivating factor of involvement, proving that employees who have fun in the workplace between professional and personal life are more engaged, oriented to a high degree of engagement and performance. These works point to the fact that HRD initiatives should be concerned with well-being programs, work flexible hours, and facilitating climates to guarantee high engagement levels, especially in such stressful businesses as banking.

3.5 Mentoring, Career Development, and Empowerment

The HRD tactics that are important in engagement are career development and mentoring, which satisfy the inherent need of employees to develop and have self-esteem. Purnima Madan (2016) showed that not only does mentoring increase the performance of the managers, but it also increases the engagement-performance link. Similarly, Kwon, Jeong, and Park (2024) have proposed a combined model relating employees' growth and involvement and identified work setting, social reciprocation and personal characteristics as antecedents. These studies affirm that career development prospects and developmental mentoring are important HRD levers for building an engaged and committed workforce.

4. Empirical Support on the Engagement of Employees in various industries. Employee engagement has become a multi-faceted construct that is highly diverse through industries and determined by contextual factors through work design, leadership, and organizational support, the socioeconomic setting. Researchers have analyzed the patterns of engagement in the field including banking, healthcare, manufacturing, information technology, and services to have a vision of HRD. Practices have implications on employee motivation, commitment and performance. The following section provides a review of the present global and nationwide empirical data regarding trends, strengths and challenges of various industries.

4.1. The banking industry

Many studies have been conducted in the banking industry related to the HRD determinants as an aspect of involvement, job satisfaction, commitment, and compensation. Dr A. P Amrithagowri (2012) studied the participation of employees in banks of the public and the private sector, and discovered that salary and benefits and job satisfaction highly predict commitment and engagement. Using descriptive statistics and ANOVA, the study concluded that such variables were positively related to overall participation in public and private institutions, with the clarification that fair compensation and high affective commitment are pivotal in employee participation.

Venkata Sharada Gopiseti (2018) had conducted a thorough assessment of engagement practices of the banking sector utilizing the Utrecht Work Engagement Scale (UWES) for measuring vigor, dedication, and absorption. It had concluded that participation had an important link with high-performance work practices and high-quality leadership. Public v/s private v/s foreign bank comparative analysis showed that private banks had a tendency to report higher levels of engagement dimensions because of performance-based rewards and flexible HRD practices. Similarly, Kanika Garg (2018) examined job

satisfaction and work engagement among private sector bank managers using standardized scales like the Minnesota Satisfaction Questionnaire and Schaufeli's Work Engagement Scale. Logistic regression confirmed a positive correlation between intrinsic job satisfaction and engagement at various managerial levels, bolstering the importance of psychological factors. However, the cross-sectional Design of the study, which limited inferring causality, it is recommended that longitudinal studies be performed to engage in the process.

4.2 Healthcare Sector

The studies of employee engagement conducted in the healthcare sector were focused primarily on psychological well-being and leadership. Dilys Robinson (2015) undertook a narrative synthesis of evidence of National Health Service (NHS) employee engagement in the United Kingdom. The review identified that engagement, Job Demands-Resources (JD-R) model and the Utrecht Work model scale was positively related to life satisfaction and organizational commitment, and found a negative relationship with burnout and turnover intentions. The synthesis also ended with the term resilience, job engagement to be positively influenced by opportunities for professional and personal growth, positive role modelling and available resources. Sendawula (2018) examined employee motivation in health care in developing countries and discussed how a broader scope of healthcare is offered to these countries, training and employee participation at Ugandan Catholic mission hospitals. Training and employee team engagement were powerful predictors of employee performance, with engagement being the strongest predictor. These results show the way in which HRD quality can be improved through interventions that facilitate healthcare provision. Furthermore, Paul and Singh (2023) took the scope advance by researching how the Internet of Things (IoT) and Artificial Intelligence (AI) technologies redefine HRM and Engagement practices.

4.3 Manufacturing and Industry Sector

The manufacturing industry is a rich source of information on the practice and engagement dynamics of HRD, as they pertain to organizational culture and leadership. Vipul Saxena (2015) analyzed employee and HR manager engagement of 1,250 employees working in the manufacturing sector in Maharashtra and Gujarat. Managers showed high relationship between engagement and empathy, leadership, communication, and employee engagement in decision making. This has strengthened the centrality of HRD to the process, in which it has been associated with greater productivity and reduced rates of attrition building commitment and allegiance. The study highlighted the need for HRD activities to create a favorable working climate and employee bonding with employers. Prathima Sarangi (2016) studied the connection between engagement and organizational performance and suggested the "Six C's framework", which includes: Clarity, Confidence, Convey, Connect, Credibility, and Career. The study proved that employees who are dedicated are assets to an organization. HRD performance follows from matching individual goals with company goals, contribution towards alignment and capacity-building for the African context. Bongani Ngwenya (2017) carried out a study among Zimbabwe manufacturing firms and found that Optimism, hope, resilience, and other elements of psychological capital have a positive impact on engagement. The JD-R model confirms the hypothesis that personal resources enhance the motivational process and consequently increase the engagement–performance relationship.

4.4 Information Technology and Services Industries

The IT and services industry is known for high workloads and fast technological advancement, requiring special engagement strategies. S. Sathyanarayana (2017) identified seven determinants of India's Information Technology sector management, work environment, information accuracy, salary and benefits. Appraisal system, satisfaction and organizational commitment all with a strong positive correlation with levels of engagement. Sangeetha, Y. (2020) described employee retention practices in Chennai-based IT companies and found that HRD interventions such as training, rewards, and supportive management are more effective. Improve working environment, increase retention and indirectly boost engagement. These results confirm that retention and motivation are mutually reinforcing consequences of effective HRD systems development, and both are important. Proficiency and psychological health

4.5 Labour-Intensive Industries

In labor-intensive industries such as the readymade garment (RMG) industry, poor working conditions nullify motivation, HR practices and insecurity due to the job. Mohammed Jahangir Alarm of (2024) argued that HRM practices including supervisory support and particularly training and development, have a significant influence on motivation would be a moderating factor or variable. The study found that good supervisory behavior can maximize the development outcomes of HRD interventions towards engagement. Stahl (2020) also observed that in the RMG industry, HR systems in the form of participative decision-making, cooperation between stakeholders, grievance redressal processes are important to maintain interest despite complex labor issues. On the contrary, Hassan (2021) stated that the lack of HRD system results in disengagement and low productivity, making change in an urgent priority. HRM practices in the sector.

4.6 Comparative Synthesis

In industries, there is a similar trend as follows: Employees are engaged if HRD practices are strong, like learning culture, communication, rewards and recognition, and psychological safety. However,

contextual factors are mediators. In knowledge-driven sectors such as banking and IT, engagement is reinforced by career growth and performance feedback. In contrast, in manufacturing and healthcare, supportive supervision and work design play a more prominent role. The healthcare and RMG sectors further illustrate how both organizational culture and external socioeconomic conditions influence engagement. Collectively, these studies emphasize that HRD is neither merely a process nor a strategic driver of performance and engagement

5.2 Human Resource Development (HRD) and Engagement

HRD practices are a key precursor to Employee Engagement, like training and development, performance appraisal, career planning, mentoring, rewards, and employee participation (K Sumathi, 2020, Alan M. Saks, 2022). Employee development forms both capability and psychological resources, which increase motivation and engagement (Chada, 2018, Hyder, 2018, Nawaz, 2014). Engagement is typically a mediator of HRD practices and organizational effectiveness, bridging individual skill building and job performance, retention, and organizational effectiveness (Selim Ahmed, 2023, Bashir, 2023, Cecep Saptari, 2025). Many studies integrated HRD climate with organizational justice or service climate, pointing out that fairness and supportive systems strengthen the HRD–EE relationship (Abdul Khalid Alvi, 2012, 2024 Pakistan bank study).

5.3 Methodological Insight

Quantitative survey methods are the common data collection method, especially with scaled questionnaires (UWES, HRD climate surveys of Rao & Abraham, individualized HRD scales). Sampling methods include random sampling, stratified random sampling, and purposive sampling, with sample sizes between 85 and 600 Respondents (K Sumathi, 2020, Alan M. Saks, 2022). Both public sector and private sector banks have been studied in comparison (Rana, 2015, Rajwat, 2016, Kaswan, 2024).

5.4 Analysis Techniques

Descriptive statistics, correlation, regression, and Structural Equation Modelling are commonly employed to test HRD practice-employee engagement-outcome relationships (Selim Ahmed, 2023, Muslim Diekola, 2025). Tests of mediation and moderation are standard tools to test measure indirect effects of employee engagement on performance and retention (Purnima Madan, 2016; Dorothea Kossyva, 2024; Firuzi Shazad, 2024).

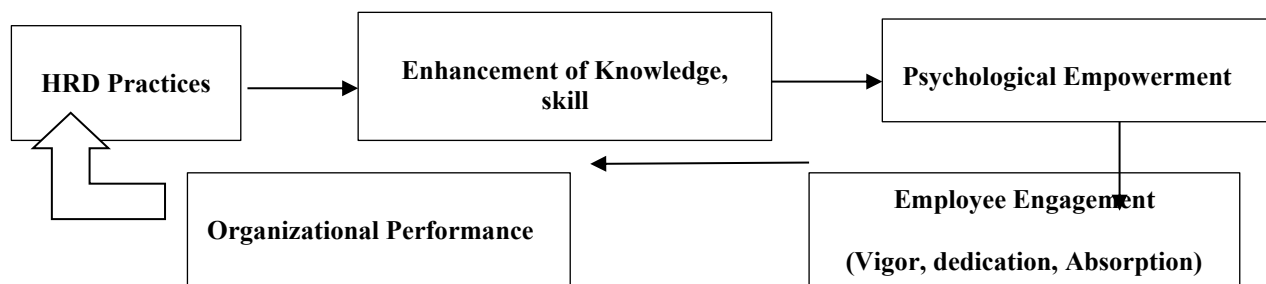
5.5 Measurement Tools

To measure employee engagement, the study used the Utrecht Work Engagement Scale (UWES) in its nine-item or seventeen-item format. HRD and HRM practices were assessed using the established scales of Rao and Abraham (1986) along with custom tools created to capture perceptions of training, career development, performance appraisal, empowerment, rewards, and the current organizational climate.

5.6 Key Patterns Identifies

HRD practices positively correlate with employees' engagement across industries and countries. Engagement acts as a mediator between HRD practices and job performance, satisfaction, retention, and organizational effectiveness. Training and development, career development, mentoring, and empowerment are universally the most effective HRD practices for engagement. Organizational context, such as culture, leadership, justice, and climate, is a moderator of the HRD-engagement relationship. For example, job security is in favor of the public sector banks, while skill-based development programs are in favor of private sector banks (Rana, 2015, Marula siddaih, 2021). Individual differences like personality, gender, and professional experience level influence engagement reactions to HRD interventions (Kishor Hakuduwal, 2019, Bui Nhat 2019). Literature reviewed confirms a systems perspective including HRD practices (training, mentoring, empowerment, and career planning) create engagement (vigor, dedication, absorption), influence organizational outcomes (performance, retention, citizenship behavior). Social exchange, organizational justice, and psychological empowerment theories offer explanatory theories for reasons for supportive HRD practices build greater engagement.

Figure 1 - Proposed Conceptual Model



(Source: Author)

Table 1 Summary of Reviews on HRD and Employee Engagement

Country / Sector	Author(s) & Year	HRD Practices Studied	Employee Engagement Measure	Methodology / Sample	Key Findings
Pakistan / Banking	RabiaInam Khan & Hassan Daniel Aslam (2011)	Compensation & rewards	Job satisfaction / engagement proxies	Survey / Banking employees	Positive link between reward systems and engagement
India / Manufacturing & Service	Richa Chaudhary (2011)	HRD climate (training, career planning, mentoring)	UWES	85 executives; private & public	HRD climate positively correlated with engagement
Pakistan / Banking	Abdul Khalid Alvi (2012)	Organizational justice (distributive, procedural, interactional)	Engagement perception	Survey / Bank employees	Fair treatment increases engagement
Pakistan / Education & Banking	Shahid Hussain (2013)	Training, job satisfaction, reward management	Self-designed scale	150 employees; multiple institutions	Training, satisfaction, and reward systems positively influence motivation
Jakarta	AnikHerminingsih (2015)	Leadership & HRM practices	SEM-based engagement scale	Survey	HRM practices significantly influence engagement
India / Banking	Rana Neha (2015)	HRM practices (training, career, pay, rewards)	Job satisfaction & engagement proxies	Comparative survey / Public & private banks	Public sector HRM practices more effective;
India / Banking	Rajwat, Anshul (2016)	HR practices (training, appraisal, rewards)	Engagement proxies	Survey / 2 banks	Public sector employees more satisfied; private sector better training practices
Vietnam / Banking	Bui Nhat, Vuong Suntrayuth Sid (2019)	Recruitment, training, appraisal, rewards	Engagement scale	457 employees	HRM positively affects engagement
Higher education	Mohanad Ali Kareem (2019)	Training & development, career, development	Engagement & performance	Survey / HE staff	HRD positively impacts performance
Nepal / Banking	KishorHakuduwal (2019)	Training, career development,	Engagement scale	384 employees	Training and performance management impact engagement

India / Banking	Shiprra Srivastava (2023)	HRD climate (salary, career growth, supervisor)	Vigour, Dedication, Absorption	Public & private banks	relation between HRD climate, engagement
Bangladesh / Private Banking	Selim Ahmed (2023)	Training, development, work-life balance	Engagement scale	Survey purposive sampling	Training positively influence engagement
Europe / Knowledge-intensive services	Dorothea Kossyva & Georgious T heriou (2024)	HR knowledge & change management	Engagement & turnover	168 employees / 6 countries	HRM & change management enhance engagement & retention
Nepal / Organizations	Thakur, Rashmi & Chhetri (2024)	Training, career development, OD	Employee commitment	Literature review	HRD practices positively correlate with commitment
Malaysia / Higher Education	Muslim Diekola A Knu (2025)	Appraisal & rewards	Engagement & performance	203 employees	Training & financial rewards enhance
Indonesia / Hospital	Fansca (2025)	HRD climate, support mechanisms	Engagement & retention	Survey nurses	training positively affect engagement & retention

Source: Author

6. Research Gap

The majority of the available research investigating the correlation between human resource development (HRD) and employee engagement has been conducted within developed economies, and minimal consideration has been given to the developing countries. Consequently, cultural and socioeconomic factors that influence HR systems in those settings are not well examined. Moreover, HRD is usually discussed as one construct, but in the real sense, HRD has various elements, including training, performance appraisal, career development and other developmental programs, which, affect the engagement of employees. The other striking gap is the lack of longitudinal and experimental research designs that may give more information on causality. Furthermore, minimal studies have investigated the mediating or moderating variable of psychological and organizational variables in relation to the HRD and engagement relationship. The new role of digital learning and AI-based work environments in HRD practices and consequently their implication on employee engagement is also an issue that has not been sufficiently discussed in the literature.

7. CONCLUSION AND IMPLICATIONS

HRD practices have an important impact on worker engagement in banking worldwide. The evidence suggests that training, career development, performance appraisal, organizational learning, welfare, and HRD climate improve vigor, dedication, and absorption among workers. Developed economies emphasize autonomy, digital learning, and innovation, whereas emerging economies emphasize career development, mentoring, and welfare support. This review highlights longitudinal research gaps, digital adoption of HRD, and cross-cultural differences. The suggested conceptual model synthesizes HRD practices, mediators, and dimensions of engagement to inform research and practical HR efforts. Banks can apply these findings to develop culturally relevant, evidence-based, and strategic HRD interventions to promote engagement, organizational performance, and long-term competitive advantage.

8. Future Directions

Future Studies should examine the HRD -Engagement Relationship under different contexts, such as emerging markets or other various sectors. Furthermore, the researcher has the opportunity to conduct studies on each of the components individually on the effect on employee engagement. It is necessary to investigate the impact of digital platforms on the HRD-engagement relationship.

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