



MANAGEMENT OF HUMAN RESOURCE POLICIES AND ITS RELATIONSHIPS WITH EMPLOYEES' ENGAGEMENT AND TURNOVER INTENTION IN BRUNEI'S ISLAMIC BANKS

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Abstract:

The core of HRM is said to be the policies, rules and regulations that sets the tone for employees in regards to their behaviours at work. Positive, good, transparent, clear and non-discriminatory policies, rules and regulations at work should theoretically help employees in achieving and realizing their best potentials and in turn affect the organizations' performance. This study examines the relationships between management of human resource policies and employees' engagement (EE), and turnover intention (TI) in Brunei's Islamic banks. Specifically, this study investigates the relationships of human resource policies (number of policies, the clarity of the policies, enforcement practices of the policies) on EE and TI. A total of 250 questionnaires were distributed to Islamic Banks in Brunei and 119 questionnaires were completed and returned by the respondents and used as the primary data in the analysis. The findings revealed that the management of human resource policies in Islamic banks in Brunei in overall is significantly positively related to employee engagement. On the contrary, management of human resource policy in overall is not significantly related to turnover intention.

Keyword: human resource policy, employee engagement, turnover intention, human resource management, Islamic banking, Brunei Darussalam

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1. Introduction

Human resource management (HRM) or some may call as personnel management is already become of much importance in organizations. Several studies have found that HRM practices influenced positively the performance of organizations (Terpstra and Rozell, 1993; Gerhart and Milkovich, 1990; Borman, 1991; Russel et al., 1985). People or employees are the most important elements that dictate success, failures and sustainability of organizations and rightfully, no doubt that, employees are now considered as one of the main internal stakeholders in the design and implementation of any organizational strategy (Barrena-Martínez et al., 2017). Therefore, it is much too important to acknowledge the roles that HRM plays in assisting organizations in executing their business strategies so on and so forth that the organization continues to grow and prosper in the long run.

1.1 HRM Practices, HRM Policies and Organizational Performance

The core of HRM is said to be the policies, rules and regulations that sets the tone for employees in regards to their behaviours at work. Positive, good, transparent, clear and non-discriminatory policies, rules and regulations at work should theoretically help employees in achieving and realizing their best potentials and in turn affect the organizations' performance. Contrariwise, bad policies, rules and regulations at work should then deprived employees from achieving and realizing their best at work and directly affect their productivity (Huselid, 1995). Among the policies that are commonly govern by the HR offices are the staffing, performance, rewards and promotions, safety and health, well-being, leave, medical and etc. These policies were developed in the organizations with the aim of regulating employees' behaviours at work so much, so that it helps employers in getting the appropriate behaviours and performances from the employees.

Although it is evident that HR policies can influence the employees' behaviour at work, and the fact there are consistencies with which the theoretical and normative connections between HRM practices (which are governed by policies) and organizational level performances outcomes are made, empirical studies that link the two variables are scarce (Koch and McGrath, 1996). Since then, there were many researches which aim was to empirically test the relationships between HR practices and organizational performance. Karen and Thomas (2010) for instance found that HRM practices such as training and development and profit sharing have significant positive relationships with organizations' performance. Additionally, Kangyin et al. (2015) found that except for profit sharing, HR practices such as training, work analysis and employee participation have significant positive effects on firm's performance. Also, a study done in Malaysia found that HR practices do affect firm's performance (Intan, et al., 2011). All these studies have suggested the importance of HRM practices (which are governed by HR policies) to organizational performance hence strengthen the view that HR policies can improve the organizational performance and

productivity. This also implies that HR policies play an important role and able to influence HR outcomes as well as employee behaviours in the organization.

1.2 Employee Engagement

Employee engagement (EE) is basically the sense of attachment that an employee has over his/her workplace specifically over his/her interactions with every activity that takes place in the organization. Generally, an engaged employee is more to produce results over the less engaged ones. Furthermore, EE has become a critical concept of recent times especially when job satisfaction alone doesn't guarantee anymore the best performance from employees (Markos and Sridevi, 2010). Sonia et al. (2015) stated that EE is crucial to the management and retention of talented employees in organizations and many organizations around the world have put much emphasis on the importance of getting their employees engaged. Moreover, engaged employees were found out to be more enthusiastic and have more aspirations to achieve as individual as much as organizational success (Barry, 2011). Meanwhile, Ramadevi (2009) commented that corporate culture which consists of pleasant working conditions, appreciation of teamwork, fair treatment of employees, career development opportunities, work flexibilities, effective leadership lead to more engaged employees. Additionally, according to Markos and Sridevi (2010), studies have also found a positive relationships between EE and organizational performance outcomes such as employee well-being, employee retention, productivity, profitability, customer loyalty and safety. Previous researches have also indicated that the more engaged employees are, the more likely their employers are to exceed the industry average in its revenue growth and business performance.

Literature has shown that EE relates closely with regards to employees commitment to the employers thus establishing the idea that increased EE results in increased firm's performance. Although much have been research on the outcomes of EE in organizations, especially on the HRM practices segment, very little focused had been given to the role of HR policies in affecting employees' engagement. There is certainly a need to study whether HR policies at work affect the levels of EE due to the fact that policies can be redeveloped and changed with the purpose of increasing engagement among employees. Therefore, one of the objectives of this study is to explore the effects of the management of HR policies on EE.

1.3 Turnover Intention

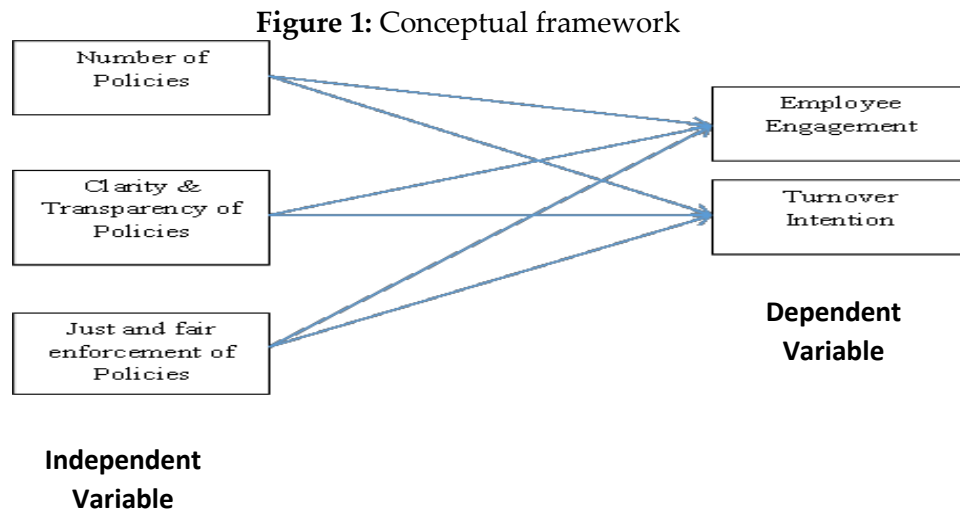
Turnover among staffs are always costly to any organization. Experienced staffs whom decide to quit their jobs will incur direct and indirect costs to the organizations (Choi et al, 2012). Direct costs incurred among others are recruitment, training, orientation of new employees in replace of the ones that left (Sellgren, 2007). Indirect costs include reduced employee determination, reduced social capital and could possibly lead to increase future turnover (Heavey et al., 2013).

Specifically, turnover intention (TI) is the perceived likeliness that a staff might be leaving his/her employment in the future (Mobley, 1977). Since TI had always been associated with counterproductive behaviours (Salahudin, 2009), it is very much worthwhile to study. The study of TI could help organizations to understand the factors or antecedents that affect many counterproductive behaviours at work (Salahudin, et al., 2016). Also, it is worth to note that much of the factors or antecedents resolve around HR practices. Additionally, employee development or career path (Rahman and Zekeriya, 2013), compensation and growth opportunity (Erich et al., 2009), training satisfaction (Mumtaz, et al., 2016), remuneration, recognition, training and career development (Janet and Chan 2008) have all been tested to have significant effects and associations with TI. The administrations of these HR practices are being done by having specific HR policy for each of the practice. Consequently, since the practices have significant effects or associations with TI, there is a possibility that the policies used to govern all these practices in fact have some sort of its own effect on TI. Hence, this study intends to explore the effects of HR policies, rules and regulations at work on TI among employees.

Most studies have found significant positive effects of HRM practices with firm's performance thus establishing the importance of researching on how managers can develop specific HR practices that can assist in increasing firm's performance. In order to do this, the systems that governed these practices should be subjected to more scrutiny. As what was stated earlier the core to the HRM systems are the policies that govern behaviours at work, which are the HR policies, rules and regulations at work. Many of the western organizations have much shifted its traditional governance of people at work from using strict policies to a more relax self-governance policies which emphasizes more on trust, empathy and good faith rather than micromanaging employees. The new adaptation of self-governing and minimum supervision approach emphasizes more on output and productivity of employees rather than ensuring that employees follow a set of strict policies which governs their behaviours at work. Such shift in the way HR develop, deploy and manage its policies is rather alien here in developing countries and in the case of Brunei Darussalam, whereby the workforce here have much been trained to have policies governing their behaviours at work and it is very well accepted here that HR policies is the mainframe of doing things in the organization. In sum, HR practices affect many areas in organizations, such as performance, productivity, morale, satisfaction, motivation, EE and even to the extent of causing employees to leave. Thus, the link between these practices and the HR policies were also established; henceforth this study intends to explore the possibility that the management and deployment of HR policies affect two types of HR outcomes which are EE and TI. Specifically the study will test the effects of: (i) number of policies, (ii) clear and transparent policies, and (iii) enforcement of these policies on EE and TI. Figure 1 depicts the conceptual framework.

Thus, based on the literature review above, the following hypotheses were proposed:

- H1: The management of HR policies at work related with Employee Engagement
H1a: The number of HR policies at work related with Employee Engagement
H1b: Clarity and transparency of HR policies at work related to Employee Engagement
H1c: Just and fair enforcement of HR policies at work related to Employee Engagement
H2: The management of HR policies at work in overall related to Turnover Intention
H2a: The number of HR policies at work related to Turnover Intention
H2b: Clarity and transparency of HR policies at work related to Turnover Intention
H2c: Just and fair enforcement of HR policies at work related to Turnover Intention



2. Methodology

This study is quantitative in nature which utilizes survey questionnaire method in engaging the respondents. All the questions used in the construction of the survey items were developed accordingly based on careful examinations of previous studies and literature. The measurement items were then subjected to experts' review and scoring was given in accordance with the content validity indexing (CVI) method. The experts are twelve HR managers whom have more than five years of experience. These experts were asked to award scores (Ardalan and Sohrabizadeh, 2016) for each of the items ranging from 1-4 (ranging from 1= not related to 4= completely related) in which items with scoring of 3 and more are accepted (Lynn, 1996). All the items scored more than 3. Additionally, a pilot study was carried out to ensure the reliability and validity of the items in explaining the constructs. After running factor analysis (FA), all of the items included in the final survey measurement items were found to be loading significantly (values of ≥ 0.5) to the intended constructs and Cronbach alpha values

gathered from the analysis are well above 0.7 to confirm reliability of the measurement items.

3. Results

A total of 250 questionnaires were distributed to employees of various backgrounds who are currently employed by Brunei's only Islamic banks. Out of the 250 distributed questionnaires, 119 were completed and returned for a return rate of almost 50%. A principal component factor analysis with varimax rotation was employed to validate the construct validity and the results are presented in Table 1.

Table 1: Summary of factor matrix

Constructs	Item Loading	Eigen value	% of Variation Explained	Cronbach Alpha	BTS	KMO	p-value
Number of policies	0.76-0.87	2.804	70.10	0.84	0.800	0.89	0.0005
Clarity	0.76-0.81	2.761	69.03	0.85	0.804	0.82	0.0005
Enforcement	0.83-0.88	2.223	74.09	0.83	0.721	0.86	0.0005
Turnover intention	0.76-0.84	3.389	67.78	0.89	0.801	0.82	0.0005
Employee engagement	0.70-0.89	5.329	53.30	0.88	0.871	0.84	0.0005

There was no cross loading of items in the factor analysis. The factor analysis matrices showed that all the five constructs were uni-factorial. The eigenvalues ranged from 2.22 to 5.33. The item loading for each factor is rather high with a minimum loading of 0.70. The factors accounted for 67.8% to 74.1% of the variance observed in the respective data. The Cronbach's alpha (α) varies from 0.83 to 0.89 and is considered to be good (Peterson, 1994). Bartlett's tests for sphericity (BTS) results indicate that the data do not produce identity matrix and are thus considered approximately multivariate normal and acceptable for factor analysis and other multivariate statistical tests. The Kaiser-Meyer-Olkin (KMO) values are all above than 0.70 indicating that the distribution of values is adequate for running factor analysis (Peterson, 1994).

Table 2: Correlation Matrix

Variables	Mean	SD	1	2	3	4	5
Number of policies	2.99	0.631	1				
Clarity	3.43	0.735	0.040*	1			
Enforcement	3.49	0.673	0.077*	0.591*	1		
Turnover intention	2.24	0.877	0.113*	-0.200*	-0.121*	1	
Employee engagement	3.71	0.593	-0.125*	0.449*	0.342*	0.606*	1

Notes: Zero-order coefficients $p < 0.05$, Benferroni adjusted alpha=0.01 (0.05/5)

Table 2 provides the descriptive analysis and the correlation matrix for all the variables that are incorporated in the study. The correlation coefficients (r) indicate the strength of the association between the variables. A coefficient is considered significant if the p-value is less than 0.05. The results reveal that there are significant correlations between

all the independent variables. For all of the 10 correlations, the coefficients are larger than 0.40. There are no correlations of 0.90 or above. Hence, collinearity and multicollinearity do not present data problems in this research (Hair et al., 1998).

3.1 Descriptive Analyses

Total number of questionnaires collected was 119 of which 93% of the respondents are Bruneians and the remaining 7% are permanent residences of the country. The respondents are mostly male respondents (57%) with the remaining are females (43%). As for age groups, most of the respondents were from the 30-40 years old category (46%) followed by respondents that are from the 41-50 years old category (28%). Only 3% of the respondents are from the 51-60 years old category while the younger ones at the age of 18-29 years old are at 23%. 61% of the respondents are married while another 33% are single. The remaining declared their status as others. As for the race category, most of the respondents are Malays (88%) with the remaining 12% are Chinese. Most of the respondents are those who hold 'O' levels qualifications (33%) followed by those with bachelor degrees (30%). Another 20% are those who hold 'A' Levels qualifications and 12% holding diploma and advance diploma whereas only 5% hold Master's degree and higher. With regards to working experience, most of the respondents have experiences more than 7 years to 10 years (34%), followed by those with experiences of more than 10 years (27%). Some 25% are those with experiences ranges from more than 4 to 7 years and the remaining respondents (13%) are those with experiences less than 4 years. As far as the incomes levels are concern, 48% of the respondents reported to have incomes of between BND 1500 to BND 3000. Some 36% of the respondents are having incomes ranging from more than BND 3000 to BND 6000. 12% of the respondents reported to have incomes of more than BND 700 to BND 1500 and only 4% of the respondents are having incomes levels lesser than BND 700. Most of the respondents are holding the Non-Executive title registering more than 61% while the remaining are those of Executive titles. Not a single one of the respondents who are holding managers and above job titles. Most of the respondents surveyed are Bruneian, male, married, Malay, within the age range of 30 to 40 years old, having 'O' levels education with incomes of BND 1500 to 3000 and are holding Non-Executive titles

3.2 Hypotheses Testing

There are two main hypotheses developed with the purpose of confirming or rejecting the notion that management of human resource policy is related to EE and TI among employees. Multiple regression analysis was undertaken in order to produce the results which will be able to confirm or reject the hypotheses. Multiple regression analysis was conducted on the data and the results are shown as per Table 3 and Table 4.

3.3 The Management of human resource policies, rules and regulations at work related to Employee Engagement (H1)

According to Table 3, the results for H1 suggest the management of human resource policies in overall does related to employee engagement. The model is significant at 0.0005 and produced F statistics of 11.649 and among the variables, clarity and transparency of the policy is the strongest predictor of EE. The R-square value of 0.223 confirms that the three variables are collectively able to explain the variance in the dependent variable by approximately 22%. Although the percentage is not high but it is clear that the ability of the model to predict employee engagement does exists. The results suggest that the study should accept H1: The management of human resource policies in overall is related to employee engagement. This study is also intends to capture the predictability of each of the variables that make up the main construct, EE.

The three variables (number, clarity, and enforcement) were regressed with the dependant variable in order to understand how able is each of the variables in predicting the dependant variable (employee engagement). The process is guided by the hypotheses:

H1a: The number of human resource policies at work related to employee engagement.

H1b: Clarity and transparency of human resource policies at work related to employee engagement.

H1c: Just and fair enforcement of human resource policies at work related to employee engagement.

Based on the results in Table 3 of the multiple linear regression analysis, it was found that the number of policies that are available in the organization does not significantly relate to employee engagement. The t-value was low ($t=1.367$) and the corresponding p-value was not significant ($p=0.174$) therefore suggesting the inability of the independent variable to explain the variances in the dependent variable significantly. Based on these results hypotheses H1a is rejected, whereby the number of HR policies does not relate to employees' engagement.

Table 3: Results of Regression Analysis between Number of policy, clarity of policy, enforcement of policy and Employee Engagement

	Employee Engagement (EE)			
	Constant (B)	B (Unstandardized)	T stats	p
Number of Policy	4.057	-0.118	1.367	0.174
Clarity of Policy	2.464	0.362	5.434	0.0005
Enforcement of Policy	2.655	0.301	4.939	0.0005

Notes: $R^2= 0.223$; $F=11.649$, $p=0.05$

Conversely to the insignificant results produced for H1a, Table 3 showed that; clarity and transparency of HR policies do relate significantly and positively with EE whereby the p- value obtained is significant ($p=0.0005$, $\beta=0.362$). The t-value was large enough ($t=5.434$) therefore suggesting the ability of the independent variable to explain the

variances in the dependant variable significantly henceforth H1b is accepted whereby the clarity and transparency of HR policies does relate significantly and positively with EE. Similar to the results obtained for H1b, fair and just enforcement of human resource policies too does relate significantly and positively with employee engagement ($p=0.0005$, $\beta=0.301$). This finding suggesting the ability of the independent variable to explain the variances in the dependent variable significantly henceforth H1c is accepted, whereby the enforcement of human resource policies does relate positively and significantly with employees' engagement. Meanwhile for the second group hypotheses (H2) multiple regression analysis was conducted on the data and the results are shown as per Table 4.

3.4 The management of human resource policies at work relate to Turnover Intention (H2)

The results for H2 in Table 3 suggest that management of human resource policy in overall is not able to explain the variances in the dependant variable (turnover intention). This is supported by the t-value of 1.338 ($F=2.216$). Therefore, the results suggest that the management of human resource policies in overall does not relate to turnover intention among employees and therefore hypothesis H2 is rejected.

Table 4: Results of Regression Analysis between Number of policy, clarity of policy, enforcement of policy and Turnover Intention

	Turnover Intention (TI)			
	Constant (B)	B (Unstandardized)	T stats	p
Number of Policy	1.773	0.122	1.338	0.220
Clarity of Policy	3.058	-0.197	-1.749	0.029
Enforcement of Policy	2.788	-0.014	-0.121	0.192

Notes: $R^2= 0.055$; $F=2.216$, $p=0.05$

The three variables (number, clarity, and enforcement) were regressed simultaneously with the dependant variable (TI) in order to understand how able each of the variables is in predicting the dependant variable. The process is guided by the hypotheses as such:

H2a: The high number of human resource policies at work related to turnover intention

H2b: Clarity and transparency of human resource policies at work related to turnover intention

H2c: Just and fair enforcement of human resource policies at work related to turnover intention

Results of the multiple regression analysis in Table 4 shows number of policy and turnover intention confirms that there is no significant relationship between number of policy and turnover intention. This is due to the insignificant p-value of 0.22. Thus, H2a is rejected. On the contrary, the clarity of policies is dimmed to have some significant and negative relationship with turnover intention; this is confirmed by the

analysis which the p-value obtained is significant ($p=0.029$, $\beta=-0.197$). Therefore H2b is accepted. Similar to number of policy, enforcement of policy does not relate significantly to turnover intention as suggested by the insignificant p value ($p= 0.192$, $\beta=-0.014$). Hence, H2c is rejected.

The principal aim of this study was to examine the relationship between the management of human resource policies with engagement and turnover intention among employees of Islamic banking sector in Brunei Darussalam. The results suggests that management of HR policies in overall have significant relationship with EE but at the same time register no significant relationship with TI among the banking respondents. The results also suggest that clarity and transparency of the HR policies has the strongest relationship both with both EE and TI when compared to the other components (number of policies and enforcement of policies).

4. Discussion

The motivation for this study comes from a cultural point of view, whereby much of the organizations operating in these parts of the world viewed strict and elaborated policies as a way of ensuring desirable behaviours at work hence there is a policy developed for pretty much everything at work. Also, managers here use policies as strict guidelines in determining courses of actions in their daily management of people at work.

The results however did not show strong support for the hypotheses developed. On the contrary, one of the hypotheses (H2) is rejected due to the fact that it does not yield results as what was expected. The first hypothesis is to confirm the notion of the management of HR policies in overall indeed related with EE. The results from the multiple regression analysis confirmed this. However if looked closely at the figures derived, it is clear that although the hypothesis is accepted ($R\text{-Square}=0.223$). This translates into the notion that the employees' engagement is related with the management of HR policy. It would also mean that probably there are other better predictors within the HR scope that are able to better predict EE such as job characteristics (Saks, 2006), work flexibility (Richmanet al., 2008), job resources (Nahrgang et al., 2011), personal resources (Baker and Demerouti, 2007) rewards and recognition (Bhattacharya and Mukherjee, 2009) and as such. This result will contribute to the body of knowledge in terms of confirming that there is a relationship between the management of HR policy and EE in Islamic banking industry. Additionally, from the results, out of three constructs of the management of HR policies, only the clarity and enforcement of the policy have significant relationship with EE whereby the number of policy did not matter. This implies that EE is related to the clarity and transparency of the policies as well as perception of fair and just enforcement of the policies to all members of the organization.

As far as the second hypothesis which intends to confirm that the management of HR policies in overall at work related to employees' TI, the results revealed that there is no significant relationship at all. This means that the management of HR policies does

not predict quitting desirability among employees. However, interestingly the clarity and transparency of the policies does have a significant reading, which implies it actually related negatively to TI. The possible explanation is rather similar whereby TI in organization could well be explained by other predictors such as; job content (Salahudin et al, 2016), occupational stress (Yongqing Fang and Vishwanath, 1993), ethical climate and job satisfaction (Mulki et al., 2008). This lead to the belief that the management of HR policies in overall does not related to employees' intention to quit and focus on the study of turnover could be well focused on other variables rather.

4.1 Implications

The study results suggest that, management of HR policies such as, the clarity of the policies; and the enforcement practices of the policies are significantly and positively associated with overall Employee Engagement and Turnover Intention. The implication is that human resource managers need to focus more on the management of HR policies to achieve higher Employee Engagement. This study shows that clarity and enforcement of HR policies are essential for the success of Employee Engagement. Therefore, managers should play an important role in managing HR polices and implementation across the firm. Bank managers must take the initiative to make adjustments to improve the management of HR polices especially in communicating the policies to employees in order to increase the Employee Engagement of the workforce in serving their customers. In order to achieve this, managers must increase awareness – their own as well as which of employees – of the changing needs of customers and the demands of markets, as well as heightened worldwide competition for better management of HR polices in the banks.

4.2 Theoretical Implications

This study contributes to the discipline of human resource management by showing that in overall there is a significant positive relationship between management of HR policies and Employee Engagement. Therefore, management of HR policies may have a positive and significant influence on Employee Engagement in the organizations analysed and therefore the relationships between management of HR policies and Employee Engagement may be generalizable.

4.3 Limitations and future research

This study is subject to several limitations: (1) the cross-sectional nature of the data, (2) the sample in the study included only the private banks in Brunei, and (3) several other factors have been not considered. Given these limitations, further research should be carried out to extend the results of the present study in three directions. First, longitudinal research would complement this work to support these relationships on a longitudinal basis. Second, other banks in member countries in ASEAN, such as Singapore, Malaysia and Thailand, could be included in order to make comparisons in terms of Employee Engagement and Turnover Intention. Also, the study might be

replicated in the manufacturing sector, which would provide further validation of the model proposed in this study. Third, future studies could include several other factors, such as job characteristics (Saks, 2006), work flexibility (Richmanet al., 2008), job resources (Nahrgang et al., 2011), personal resources (Baker and Demerouti, 2007) rewards and recognition (Bhattacharya and Mukherjee, 2009) in relation to EE and TI.

5. Conclusion

In summary, this paper reports the empirical findings of a study that shows the relationship of management of HR policies with Employee Engagement and Turnover Intention, based on the responses of from 119 Islamic banks in Brunei. Building on previous studies in this area, this paper presents new results that confirm the importance of these relationships in a different sample. Several authors have recognized that conducting replication studies is crucial to the development and growth of scientific knowledge within a given discipline. The contribution to the discipline of human resource management that is made by this study is that it shows that the link of the management of HR polices with EE and TI may be generalizable. Management of HR polices in this study have been shown to have significant and positive relation with EE in the Bruneian Islamic banking firms in business.

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