



The Role of HR Practices in Enhancing Employee Loyalty and Commitment in Medical Billing Wholesalers

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ABSTRACT

In this article, we examine how Medical Billing Wholesalers (MBW) - a leading Revenue Cycle Management (RCM) company based in Chennai, India - utilizes Human Resource (HR) related procedures to increase organisational commitment and employee retention. The research develops from the perspective that in a high-demand, process-orientated industry like the medical billing industry, HR practices (hiring and selection, training and development, performance evaluation, pay and benefits, employee engagement, and work-life balance) are significant contributors to an employee's commitment to and retention with an organisation as well as employee satisfaction. A descriptive-correlational study approach was utilized to collect quantitative primary data from 81 employees using a standardised questionnaire with a five-point Likert scale. The statistical tests used to support or reject the research hypotheses were correlation analysis, multiple linear regression, frequency analysis and One-way ANOVA. Results indicate that perceived human resources effectiveness demonstrates a substantial positive relationship with commitment and loyalty dimensions. Two of the most imperative indicators of employee engagement & loyalty are performance recognition (PR) and recruitment transparency (RT); according to statistical analysis. Focused recommendations for human resources policy reform, employee retention, and organisational development are included in this report along with a unique empirical data and information from the niche of medical billing wholesale which is lacking in the HR literature today.

Keywords: HR Practices, Employee Loyalty, Organizational Commitment, Medical Billing, Revenue Cycle Management, Employee Retention, Performance Appraisal, Work-Life Balance



1. INTRODUCTION

HR practices are one of the most important tools that companies can use to create a stable, motivated, and dedicated workforce. Increasing global competition, fast technological advances and growing employee mobility have changed how companies must attract, develop, and retain talent; now companies must consider attracting, developing and retaining talent as one of the primary ways to achieve a competitive advantage over their competitors. This is especially true in knowledge-intensive service industries, where human capital is the main factor driving service quality, customer satisfaction and operational performance. The wholesale medical billing sector occupies a distinct role within the wider ecosystem of healthcare Services. Medical billing wholesalers (MBWh) supply revenue cycle management (RCM) services to hospitals, medical offices and other healthcare organizations. Examples of these services include coding for medical purposes, processing insurance claims, managing billing operations and producing medical records. There are extreme and multiple requirements for accuracy, compliance with regulations, consistent levels of productivity and responding within 24/7 to all time zones globally as a result of the types of tasks completed in this environment. Workers in these environments may have to complete repetitive tasks; meet strict performance standards; constantly adjust their work patterns based upon revised regulations; and endure a significant amount of emotional labor.

Given the contextual variables discussed above, the importance of superior human resource practices cannot be overstated. Committed employees possess valuable institutional knowledge that can be difficult to substitute, create strong, lasting relationships with clients and result in a reduced turnover cost for the organisation. Committed employees exceed the minimum performance standards, devote time to support the achievement of organisational goals and serve as internal champions of the organisation's values and goals. Therefore, the combination of commitment and loyalty represents the foundation of long-term success for an organisation.

Even with vast studies on HR (Human Resource) methods in manufacturing, IT (Information Technology) financial services, and general health care industries, the Medical Billing Wholesale industry has not been widely researched as a case study. Current HR research either looks at the overall impact of multiple methods combined or looks at only one or two HR method impacts separately rather than as a bundle. To bridge this gap, this paper will discuss empirical results from a study of MBW Revenue Cycle Management located in Chennai, India.

In Section Two, both theoretical and empirical literature will be reviewed in order to establish how the ideas for the research design presented in Section Three will be based on that body of literature. Section Four will provide an analysis of the collected data and present the conclusions drawn from that analysis. Section Five will discuss the implications of those conclusions. Finally, Section Six will offer specific recommendations for implementation, while Section Seven will provide final comments and/or conclusions.

2. REVIEW OF LITERATURE

For more than 30 years, researchers have looked into the links between HR practices and employee outcomes. The literature review shows similar viewpoints but numerous gaps where additional data needs to be collected; especially in niche industries like medical billing.

2.1 Training and Development

Jehanzeb & Mohanty (2015) reported that investing in an ongoing learning culture contributes positively to employee confidence, job satisfaction, and loyalty to the company. Joseph & Peter (2015) found that offering performance incentives along with equitable pay significantly reduces employees' desire to leave the organisation. Supportive HR practices help to enhance morale and retain employees for the long-term (Anitha, 2016) and that the ability to provide leadership, teamwork, reward and recognition, and effective internal communication all play a significant role in encouraging employee engagement and commitment.



2.2 Compensation, Appraisal and Welfare

Employee loyalty and employee commitment have been shown to be significantly influenced by three core elements: salary, work/life balance, and professional growth (Aguenza & Som 2018). Other authors (Bibi 2019) have also indicated that established procedures for performance evaluation and salary administration tend to reduce employee dissatisfaction while encouraging long-term affiliation with the organisation. Welfare benefits (including health insurance benefits, flexible work schedules, and transportation assistance), which improve employee satisfaction, promote employee engagement and loyalty (Rao 2018; Ramesh & Devi 2017).

2.3 Employee Engagement and Organizational Culture

According to Nayak & Sahoo (2021), loyalty among employees of a service-oriented organisation is positively influenced by organisational support, employee interaction, communication and training. Agarwal & Gupta (2021) found that offering career growth opportunities and recognition programmes leads to emotional attachment to the organisation as well as a decrease in turnover intentions. Balaji & Kannan (2023) argued that HR practices that promote the organisation's positive culture also increase the degree of commitment from employees in the form of affective commitments. Patel & Patel (2022) identified that there is a direct link between job satisfaction and loyalty, supportive leadership, organisational communication, and employee engagement efforts.

2.4 Healthcare and Digital HR Contexts

Kaur (2022) and Singh and Sharma (2023) both conducted studies on supportive organizations within the healthcare environment, demonstrating that having interval work hours, implementing stress reduction initiatives, and developing employee recognition programs lead to significantly higher levels of employee commitment. Khan and Ali (2024) and Rahman and Iqbal (2024) examined the new initiatives of digital HR practices and found that the ability to communicate with employees through technology and monitoring their performance have a positive impact on both improving efficiency in organizations and enhancing employee engagement with their jobs. Finally, Mehta and Roy (2024) demonstrated how having mental health assistance programs in fast-paced work environments improve overall employee health and positively impact decreasing absenteeism rates while increasing retention of employees.

2.5 Research Gap

Although many studies have been completed, there are still major gaps in the research surrounding medical billing wholesale companies as a unique research context. This aspect to their distinctive structures; e.g., high accuracy requirements, repetitive processes, compliance criteria, international client needs and role-based variations among AR callers, coders, QA staff and billing executives is typically ignored by previous studies that generalise HR impacts. In addition, the majority of studies look at individual HR variables instead of an integrated bundle of practices. Therefore, through targeted empirical research at MBW (Chennai), this study addresses these gaps.

3. RESEARCH METHODOLOGY

3.1 Research Design

A quantitative, descriptive, correlational research design has been applied in this research, and the research design is based on logical reasoning and is based on a positivist paradigm of inquiry. It examines how much HR practices (such as recruitment and selection, training and development, performance management, remuneration and benefits, employee engagement, and work environment) influence employee loyalty and employee commitment to their employer.



The data were collected from employees employed in functional roles within MBW Revenue Cycle Management, Chennai by the use of a cross-sectional survey method between January & April 2026.

3.2 Population and Sampling

The target population is composed of MBW's employees working in wholesale medical billing including billing executives, AR callers, medical coders, QA professionals, team leaders, HR staff, business analysts and administrative staff. A convenience sample was used for this study due to the limitations of time and access to the organisation's employees. The responses provided enough statistical power to allow participants to be included in the analyses. As a result, 81 people took part in the survey giving a reasonable representation of the organisation's environment through the various types of departments, levels of experience, designations and demographic characteristics represented in the respondents..

3.3 Data Collection

We conducted a survey consisting of four parts to collect primary data. The first part was demographics (age, sex, department, years of service, position). The second part consisted of attitudes about HR practices measured on a five-point response scale (1 = strongly disagree and 5 = strongly agree). The third part measured indicators of employee loyalty (i.e., intention to stay, pride in the organisation and willingness to recommend employer) and the final part assessed organisational commitment (i.e., emotional commitment to organisation, sense of belonging, and alignment of goals with organisation). To complement the theoretical framework, relevant secondary research (e.g., books, articles from journals) and other sources were collected.

3.4 Data Analysis

Quantities were analyzed using quantitative methods in Excel (Microsoft Excel) for descriptive statistics, including percent analyses and frequency distributions. Analysis of the results beyond simple descriptive statistics, through the use of basic inferential statistics, were done using the use of IBM SPSS Statistics software (IBM Corp., SPSS, 20 NOTE: SPSS, 20 was the version of SPSS used while analyzing the data). The statistical significance of any of the results was assessed using a p-value of less than 0.05.

4. DATA ANALYSIS AND FINDINGS

4.1 Demographic Profile of Respondents

As per the demographic statistics, the workforce is largely composed of inexperienced, younger, female workers; 81 individuals participated in the study as indicated by their age breakdown on table 1.

Table 1: Age Distribution of Respondents

Age Group	Frequency	Percentage (%)
Below 25	41	50.62%
25–35	32	39.51%
36–45	4	4.94%
46–55	2	2.47%
Above 55	2	2.47%
Total	81	100.00%



The majority (50.62%) of the workforce is aged less than 25 years old, while the second largest group (39.51%) is made up of those aged between 25-35 years. Collectively, these two age groups account for almost 90% of those employed, which also signifies a younger population and how dependent the medical billing business is on entry-level contributors with digital skillsets versus senior level (>45 years old) contributors. As per the demographic statistics, the workforce is largely composed of inexperienced, younger, female workers; 81 individuals participated in the study as indicated by their age breakdown on table 1. The majority (50.62%) of the workforce is aged less than 25 years old, while the second largest group (39.51%) is made up of those aged between 25-35 years. Collectively, these two age groups account for almost 90% of those employed, which also signifies a younger population and how dependent the medical billing business is on entry-level contributors with digital skillsets versus senior level (>45 years old) contributors

Based on the gender analysis, the majority (56.80%) of respondents are female while the remaining 43.20% are male; this indicates the industry's overall readiness to engage with females as well as its propensity toward seeking process-driven and detail-oriented job candidates. With 25.90% of those surveyed having between one to three years' experience versus 53.20% of those surveyed having less than one year of experience, the emphasis on effective onboarding processes and early career retention strategies becomes even more necessary to accommodate so many junior department members.

Table 2: Designation Distribution

Designation	Frequency	Percentage (%)
Intern	29	35.80%
Executive	23	28.40%
Analyst	17	21.00%
Manager	8	9.90%
Employee	4	4.90%
Total	81	100.00%

The two largest groups in terms of employee designations are: Interns, contributing roughly 35% and Executives contributing around 30%. Thus, there's a structure equivalent to mainstream business, which is usually adopted by larger BPOs, however this also puts pressure on the company to have a formalised mentoring infrastructure and support.

4.2 Perceptions of HR Practices

Likert-type scales were utilised to gauge employee perceptions of key HR practices. The distribution of responses generated for each of the six Key Performance Indicators (KPIs) showed that 58–62% of employees expressed positive opinions across all of the elements, while 21–27% were in a steady-state neutral grouping.



Table 3: Summary of HR Practice Perceptions (n = 81)

HR Practice Dimension	Agree + Strongly Agree (%)	Neutral (%)	Disagree + Strongly Disagree (%)
Recruitment Fairness & Transparency	59.20	27.20	13.60%
Continuous Learning Opportunities	59.20	27.20	13.60%
Performance Recognition & Rewards	59.30	22.20	18.50%
Work-Life Balance Support	58.00	23.50	18.50%
Grievance Handling by HR	60.50	21.00	18.50%
Goal Alignment (Personal/Org.)	61.70	25.90	12.40%

Interestingly, only 18% of employees expressed negative views toward work-life balance and performance recognition, both of which are strong indicators for retention risk. Performance recognition provided the greatest percentage of disagreement from respondents, which suggests that it should be the focus of different improvement efforts. On the other side of the equation, recruitment transparency received the highest overall mean score from all respondents surveyed.

4.3 Employee Loyalty and Commitment Indicators

Three key loyalty and commitment dimensions were evaluated: intention to remain, willingness to recommend the organization and willingness to put forth additional effort.

Table 4: Employee Loyalty and Commitment Constructs

Construct	Agree + Strongly Agree (%)	Neutral (%)	Disagree (%)
Intent to Stay (Long-Term)	58.10	25.90	16.00%
Would Recommend Organization	60.50	24.70	14.80%
Willing to Exert Extra Effort	67.90	18.50	13.60%
Motivated to Perform Best	70.40	18.50	11.10%



The results show that the levels of discretionary effort and motivation are strong indicators of employee commitment (67.90% and 70.40%, respectively) while the intention to stay is a less reliable indicator (58.10%). A 25.90% neutral segment reporting on the intention to remain has implications to workforce planning, since this segment may represent potential early-stage turnover risk

5. Statistical Analysis Results

5.1 One-Way ANOVA

One-Way analysis of variance (ANOVA) in examining whether or not there are mean differences between each variable (Recruitment Transparency, Performance recognition, Work Environment, HR Compliance Practices, Employee Loyalty and Commitment).

Table 5: One-Way ANOVA Results

Source	SS	df	MS	F-Statistic	p-value	F Critical
Between Groups	53,413.31	4	13,353.33	625.63	1.2×10^{-170}	2.39
Within Groups	8,537.56	400	21.34	—	—	—
Total	61,950.86	404	—	—	—	—

A p-value of 0.05 indicates that there was a statistically significant difference between the two groups being tested. The data show that HR practice characteristics have a much lower level of variance than the two groups of loyalty and commitment that were tested. This is particularly evident when looking at ELC and HRCP mean scores (ELC's mean = 36.80; HRCP's mean = 3.53). The ELC group showed much more variability than either of the two other groups (36.80 vs. 3.53). In conclusion, there was a statistically significant difference in the means of the five variable groups. Conversely, due to the nature of the HR practice characteristics and the high degree of reliability in the opinions on formal HR compliance procedures within the HRCP group, the HRCP group displayed greater consistency in mean scores than those of the three ELC, loyalty and commitment groups.

5.2 Multiple Linear Regression

The dependent variable in a multiple linear regression analysis was ELC, with independent predictor variables of RT, PR, WE, and HRCP. The regression model had demonstrated good explanatory power ($R^2 = 0.78$, Adjusted $R^2 = 0.77$), suggesting that approximately 78% of variance in employee loyalty/commitment can be explained by these four HR practice variables. $F = 68.38$, $p < 0.001$ demonstrates that the model is statistically different from zero.

Table 6: Regression Coefficients

Predictor	Coefficient (β)	Std. Error	t-Statistic	p-value	Significance
Intercept	5.75	1.98	2.91	0.005	Significant
Recruitment Transparency (RT)	0.66	0.29	2.30	0.024	Significant
Performance Recognition (PR)	1.45	0.35	4.19	< 0.001	Highly Significant



Work Environment (WE)	0.74	0.39	1.92	0.059	Not Significant
HR Compliance Practices (HRCP)	0.12	0.93	0.13	0.894	Not Significant

The two most important indicators regarding employee commitment and loyalty are: Performance Recognition (PR) ($\beta = 1.45, p < .001$) and Recruitment Transparency (RT) ($\beta = 0.66, p = .024$). In considering the work environment (WE) ($p = 0.059$), it is almost statistically significant. However, HR Compliance Practices (HRCP) were not statistically significant ($p = 0.894$). Based on this, an employee's inclination to stay with an organization is primarily dependent on the perceived fairness of their performance recognition and the transparency of an organization's recruitment process.

5.3 Pearson Correlation Analysis

Pearson Correlation Coefficients were calculated in order to determine how linearly correlated (both in strength and direction) each of the five variables were with each other.

Table 7: Pearson Correlation Matrix

Variable	RT	PR	WE	HRCP	ELC
RT	1.000	0.802	0.780	0.757	0.793
PR	0.802	1.000	0.849	0.784	0.859
WE	0.780	0.849	1.000	0.839	0.818
HRCP	0.757	0.784	0.839	1.000	0.748
ELC	0.793	0.859	0.818	0.748	1.000

The correlation coefficients (all within the 0.75–0.86 range) all indicated that there exist strong positive linear correlations among the five variables. Accordingly, the two strongest positive correlations are observed between PR and WE ($r = 0.849$) and PR and ELC ($r = 0.859$). These data indicate a strong level of interdependence between the different dimensions of HRM practices; improvements made in one of the dimensions will likely produce similar improvements in the other two dimensions. Therefore, the alternative hypothesis (H_1) concerning the existence of statistically significant linear relationships between each pair of variables was strongly supported by the results from this analysis.

6. DISCUSSION OF FINDINGS

The primary conclusion of this research is clear: When employees believe that HR practices are fair, equitable, and help them succeed in meeting their goals in a stressful, process-oriented work environment, it leads to higher employee engagement and loyalty to an organization. This finding supports the outcomes of other researchers (Anitha, 2016; Bibi, 2019; Nayak & Sahoo, 2021) who discovered that factors such as organizational support, fairness, and acknowledgement were significant determinants for retaining employees.



There is compelling support for the hypothesis that Performance Recognition is highly predictive on its own in a regression model. The correlation between employee contributions and recognition received by an employee is stronger in repetitive work environments (for example, compliance and productivity measurements) than in more variable work situations. Employees feel an emotional bond with their organization when they feel that they are being recognized for their efforts. Employees are then less likely to be engaged and continue working for the organization when they appear to be receiving less than what they believe is proper recognition. Even small but effective recognition programs have the ability to increase employee motivation and loyalty.

According to the importance of Recruitment Transparency (RT) as a second predictor, employee relationships start before the formal onboarding period begins. Employees with clear expectations and perceived fairness in procedures when beginning work are more likely to establish early attachment to the organization and to persist through early career transition challenges. This has important implications for staffing in the medical billing industry, where high intern and entry level turnover are long-standing issues.

It may seem ironic that HR Compliance Practices (HRCP) can be no better than a predictor to identify formal policy compliance as a baseline expectation instead of a differentiating factor for employees since, without an HR compliant system providing motivational benefits, they have come to assume HR compliant systems exist and have taken them for granted. While Work Environment (WE; $p = 0.059$) continues to demonstrate near significance, minor changes to either physical or psychological conditions in the workplace will move this variable into the zone of significance.

The 25.90% neutral response rate on intent to stay warrants particular organizational attention. Neutral employees—those who neither endorse nor reject long-term commitment—represent the most mobile and potentially the most recoverable segment of the workforce. Targeted HR interventions focused on career pathway visibility, supervisor relationship quality, and early recognition could effectively convert this group into committed long-term contributors.

7. RECOMMENDATIONS

The next recommendations offer a practical position to HR professionals and management in the wholesale medical billing industry based on the results of this study's empirical data.

Develop organized, role-based recognition programs that provide timely, visible, and substantive appreciation for individual employee contributions at all levels of the organization (including interns and junior executives).

Increase the openness and quality of communication about the hiring process by providing all potential employees with information about the responsibilities of each job, the expected standards of performance, and the trajectory of their careers.

Establish formal retention strategies for early career individuals through structured mentoring rather than informal mentoring (e.g., buddy programs) and by conducting 90-day commitment reviews targeting the significant number of fresh graduates/interns who form a majority of the workforce at this time.

Create an ecosystem of continuous learning that exists outside of the confines of compliance training; and therefore includes role-specific skills development, lateral career exposure to enable employees to explore different job functions within their organization, and support for individuals to obtain healthcare industry certifications and meet the requirements for certification through the healthcare industry's certification body.

Create transparent, criterion-based and regularly provided performance appraisal systems that provide employees with feedback on their performance that they can perceive as being objective, impartial and developmental versus only being evaluative



To solve for the 18.50% of the sample that expressed unhappiness, operationalise pledges to support work-life balance with policy/ procedure type means, for example, use of flexible scheduling when operationally feasible, provide wellness allowance, give access to mental health support, and document, monitor overall workload on regular basis.

Rather than use wide-ranging HR interventions with all staff members, activate the neutral part of the staff response group (approximately 25% of staff), through use of individualised career conversation, team level engagement technologies (e.g. SurveyMonkey, Simple Report), and targeted development planning that is focused on development areas identified in the staff responses..

Create digital solutions for digital (HR) communication communication of employee communications, which can increase how HR systems respond to young workers' job satisfaction.

8. CONCLUSION

The HR practices in a Chennai-based Revenue Cycle Management Company (Medical Billing Wholesalers) have a considerable and statistically significant impact on the level of organisational commitment and loyalty shown by employees. The empirical evidence shown in this paper demonstrates the significant relationship between the Human Resource Management (HRM) Practices of Performance Recognition and Recruitment Transparency as predictors of the Employee Loyalty Composite (ELC), as measured by an analysis of primary data from 81 employees and multiple quantitative analysis types. This research indicates that (PR) and (RT) account for 77.84 per cent of the variance measured by the ELC composite; therefore, they are two of the strongest predictors of the commitment and loyalty of employees.

The findings are very important given the distinctive features of the medical billing wholesale context (i.e., predominately young/junior workforce, high accuracy/compliance requirements, international client alignment and the pressure of early-career attrition). Without modification for this specialised setting, standard HR frameworks developed for industrial or generalist service industries are unlikely to transfer. Therefore, the study provides novel contextual data for a research area that has been under-represented in previous HR research.

In addition to the impact of MBW, the Whole Healthcare BPO and Medical Billing industry has also been affected. Businesses that make a strategic investment in the effectiveness of their HR practices (i.e., recognition, transparency, and career development) will achieve workforce stability at a sustainable level as digital transformation of RCM and the competition for qualified professionals in billing and coding only increase.

Future studies on HR management should employ longitudinal designs to follow improvements in HR practice that lead to observable changes in commitment and loyalty over the long term. Further research should examine differences in HR commitments and loyalty; there may be underlying differences across roles, such as QA staff, AR callers, and coders; and/or the role of perceived organisational justice in mediating the relationship between HR practices and commitment.

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