

Strategies and Consequences of Developing Fluid Capacity of Human Resources in Maskan Bank

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ABSTRACT

Objective: This study aimed to examine the strategies and consequences of developing the fluid capacity of human resources in Maskan Bank.

Method: The current research method was mixed (qualitative-quantitative) and applied in nature. The qualitative section's population included academic experts and specialists in the field of human resources, while the quantitative section involved managers, experts, and employees of Maskan Bank. In the qualitative part, a purposive sampling method was used, and in the quantitative research, stratified random sampling was employed. The research instruments in the qualitative part consisted of semi-structured interviews, and in the quantitative part, a questionnaire based on qualitative findings was used. The validity of both sections of the study was assessed through a face validity method. For analyzing the findings, coding method was used in the qualitative part, and structural modeling and confirmatory factor analysis were applied in the quantitative section, using LISREL and SPSS24 software.

Findings: The findings showed that the strategies (including customer satisfaction, creating competitive advantage, strengthening financial and economic structure, improving productivity, enhancing human resource empowerment, job independence of employees, and realizing the bank's macro goals and strategies) explained 58% of the variance, and the consequences (knowledge-based organizations, enhancing specific knowledge and skills, updating banking knowledge, creating added value, expanding an effective work environment, creating learning networks, and attracting competent human resources) explained 54% of the variance in developing the fluid capacity of human resources ($P < 0.05$).
Conclusion: Based on the results, it can be said that the development of the fluid capacity of human resources in Maskan Bank is influenced by both strategies and consequences; therefore, banking system planners can consider these factors for further improvement of the bank.

Keywords: Strategies, Consequences, Development, Fluid Capacity, Human Resources, Maskan Bank

1 Introduction

Nowadays, human resources are considered the primary factor in creating competitive advantage for organizations. The idea of utilizing the knowledge, skills, and capabilities of an organization's employees effectively and efficiently to achieve the development of the fluid capacity of human resources and to reach the strategic goals of the organization has taken shape. This has led to the emergence of the approach of human resource development management (Macke & Genari, 2019). William Tracy, in the literature of human resource management, defines human resources as "people who move the organization by performing their duties." Human resources are one of the most important assets of any organization, and organizations must carry out effective actions in the field of human resource management to achieve their goals and implement their strategies (Zeraatkar et al., 2021). Generally, the aim of managing and developing human resources is to strive to achieve the organizational mission, vision, utilizing the capacity of employees, and ensuring their commitment to their jobs (Gerhart & Feng, 2021).

Banking is one of the most important jobs worldwide, playing a crucial role in strengthening the financial and economic structure of each country and aiding in their economic development (Ravikumar et al., 2020). Considering job stability in most banks, today's most critical issue for banks and financial institutions is the development of the fluid capacity of human resources and creating motivation in employees, increasing commitments and participation, and clear and explicit responsiveness to achieve desired results (Jajarmizadeh et al., 2020). Nowadays, updating the knowledge and skills of employees, developing the fluid capacity of human resources, equipping them with the latest and most special skills, improving productivity and value-added operations, and optimizing human communications prevents employees from becoming obsolete and promotes a culture of development among individuals, which is one of the most important strategic goals of developed countries. The development of the fluid capacity of human resources leads to increased learning opportunities and job satisfaction among employees and can, with proper planning in transfers, solve human resource problems and increase positive attitudes of employees towards their job and organization, and reduce undesirable organizational behaviors (such as leaving the job, absenteeism, and underperformance); therefore, it is evident that human resource development is not only an ideal but a

necessary and undeniable fact (Hochdörffer et al., 2018; Ravikumar et al., 2020; Soetanto & Liem, 2019). Given that banks and financial institutions mostly provide similar services, they seem to face significant competition; therefore, they invest in various ways to develop their employees to prevent them from leaving, otherwise they incur significant losses (Ragel & R. Ragel, 2017). The development of the fluid capacity of human resources in banks can lead to increased work experience in jobs, employee loyalty, motivation, commitment, and participation, increased flexibility and adaptability of employees, enhanced understanding of the work culture, and improved performance and efficiency in various jobs (Jajarmizadeh et al., 2020; Yu & Zhang, 2020).

Human resource experts believe that knowledge-based employees are not just labor but are considered the organization's capital. What makes an organization successful and creates competitive advantage is the productivity of this capital. On the other hand, customer satisfaction is the most critical factor in the success of any organization, and failure to achieve this means a decrease in market share and ultimately a reduction in profitability and organizational success. In customer-oriented organizations like banks, employees are developed through training to provide outstanding and high-quality services and are managed in a way that matches the quality of behavior required to attract and retain customers. What is essential is that in service organizations such as banks and financial institutions, where employees play the most crucial role in providing services to customers, this matter becomes more prominent (Nasirinia et al., 2019). How banks and financial institutions can best develop the fluid capacity of human resources and effectively maintain competition in financial and banking services for customers is one of the main challenges for human resource managers (Zeraatkar et al., 2021), which will be addressed in this research.

An important issue is that today's business environment is continuously evolving, becoming a more complex system with global competition. Decision-making in the organization has increasingly become more complex. This has created challenges for the human resources sector; managing a diverse workforce in cultures, time zones, expertise, and interests. Only those willing to adapt their human resource practices to the changing conditions of the business and financial labor market, particularly banking activities, can continue to attract and retain employees with strong performances (Mirahmadi et al., 2020). Therefore, identifying the dimensions and effective factors in the

development of the fluid capacity of human resources, activities for the development and competence of organizational employees, and monitoring feedbacks from human resource development and individuals' capabilities form the structure of a human resource fluidity development program in the organization, which in this research; we examine the existing gaps in this regard. In fact, we can speak of the development of the fluid capacity of human resources when organizations ensure that appropriate behaviors in human resources and top teams have been realized, and their individual and organizational decisions are optimized (Moon et al., 2017). Based on the presented contents, the main question of the current research is to identify and examine the strategies and consequences of developing the fluid capacity of human resources in Maskan Bank.

2 Methods and Materials

The present research adopted a mixed (qualitative-quantitative) and applied method. The qualitative segment's population included academic experts and specialists in human resources, while the quantitative segment involved managers, experts, and employees of Maskan Bank. From a total of 600 individuals, 234 were selected as the sample size

using Cochran's formula. The qualitative section employed purposive sampling, and the quantitative research utilized stratified random sampling. The research tools included semi-structured interviews for the qualitative part and a questionnaire based on qualitative findings for the quantitative part. The validity of both research sections was assessed using the face validity method. For data analysis, coding was used in the qualitative part, and structural modeling and confirmatory factor analysis were applied in the quantitative section, using LISREL and SPSS24 software.

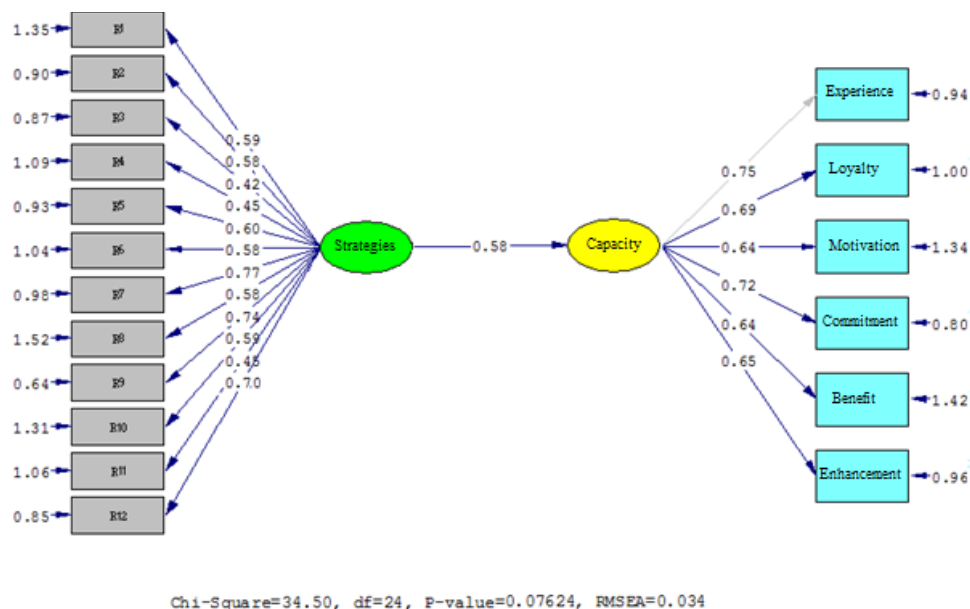
3 Findings and Results

Strategic factors in the development of the fluid capacity of human resources in Maskan Bank

The path analysis model for variables related to the strategic factors of developing the fluid capacity of human resources in Maskan Bank shows standard estimates and significant figures in the LISREL output model. This model includes all strategic factors of human resource fluid capacity development in Maskan Bank. The numbers on the arrows indicate the factor loadings of the variables and their magnitude.

Figure 1

SEM model for Strategies (Beta Values)

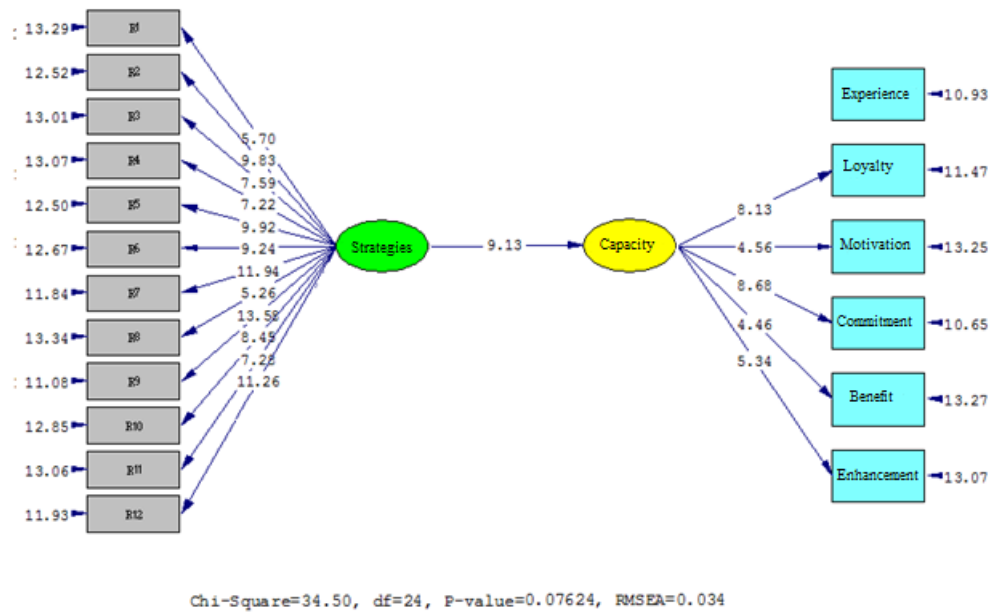


As depicted in Figure 1, the fit indices of the model indicate the appropriateness of the measurement model of the strategic factors for developing the fluid capacity of human resources in Maskan Bank, with an RMSEA value of

0.034, which is less than 0.1, indicating an acceptable model error mean square. Also, the chi-square to degree of freedom value is less than 3.

Figure 2

SEM model for Strategies (T-Values)



As observed in Figure 2, the path coefficient of the effect of strategic human resource development factors on the fluid capacity of human resources is calculated to be 58%. Additionally, for this parameter, the t-value is estimated at 9.13. Therefore, based on this, the null hypothesis is rejected

with 99% confidence, and given the significance and positivity of this coefficient, it can be stated that strategic human resource development factors have a significant impact on the fluid capacity of human resources.

Table 1

Summary of Fit Indices Results

Index	Obtained Value	Permissible Value	Conclusion
Chi-Squared/df	0.65	Less than 3	Appropriate Fit
RMSEA	0.061	Less than 0.1	Appropriate Fit
RMR	0.034	Close to Zero	Appropriate Fit
NFI	0.91	Above 0.9	Appropriate Fit
NNFI	0.93	Above 0.9	Appropriate Fit
CFI	0.94	Above 0.9	Appropriate Fit
IFI	0.94	Above 0.9	Appropriate Fit
RFI	0.98	Above 0.9	Appropriate Fit
GFI	0.95	Above 0.9	Appropriate Fit
AGFI	0.91	Above 0.9	Appropriate Fit

Moreover, the fit index values in Table 1, which indicate the appropriate fit of the model, are presented. According to the research literature, the chi-square value in all measurement models is significant at a 5% error level. Also, the chi-square to degree of freedom ratio in all measurement models indicates a suitable fit of the conceptual models, according to the considered criteria. The RMSEA value in all measurement models falls within an acceptable range, indicating an acceptable error amount in the models. The

values of CFI, GFI, AGFI, NFI, and NNFI indices in all measurement models were evaluated as desirable based on the considered criteria, indicating the appropriate fit of the measurement models. Therefore, based on the results of the measurement models, it can be said that all research tools have appropriate and acceptable fit.

The path analysis model for variables related to the consequential factors of developing the fluid capacity of human resources in Maskan Bank shows standard estimates

and significant figures in the LISREL output model. This model includes all consequential factors of human resource fluid capacity development in Maskan Bank. The numbers on the arrows indicate the factor loadings of the variables and their magnitude. The fit indices of the model, as seen in Figure 3 and Figure 4, indicate the appropriateness of the measurement model of the consequential factors for developing the fluid capacity of human resources in Maskan Bank, with an RMSEA value of 0.083, which is less than 0.1, indicating an acceptable model error mean square. Also, the chi-square to degree of freedom value is less than 3.

As observed in Figure 3 and Figure 4, the path coefficient of the effect of consequential human resource development factors on the fluid capacity of human resources is calculated to be 54%. Additionally, for this parameter, the t-value is estimated at 7.59. Therefore, based on this, the null hypothesis is rejected with 99% confidence, and given the significance and positivity of this coefficient, it can be stated that consequential human resource development factors have a significant impact on the fluid capacity of human resources.

Figure 3

SEM model for Consequences (Beta Values)

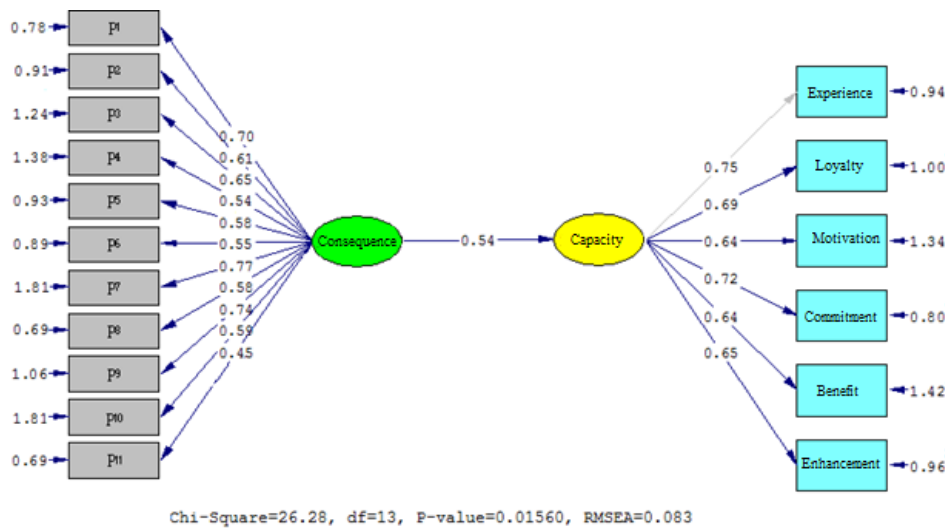
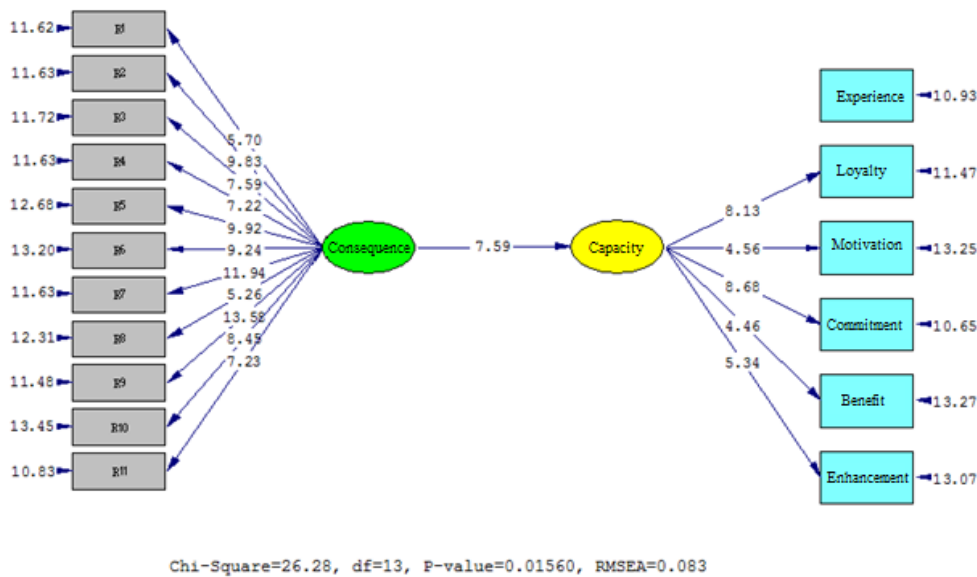


Figure 4

SEM model for Consequences (T-Values)



According to the research literature for the model of developing the fluid capacity of human resources in Maskan Bank, 97 items were identified and tested across 12 factors. For this purpose, exploratory factor analysis was conducted for each factor, where irrelevant factors with low correlations were eliminated. To assess data sufficiency for exploratory factor analysis, the KMO test and Bartlett's test were used. The KMO value always fluctuates between 0 and 1. If the KMO value is less than 0.5, the data will not be suitable for factor analysis, and if it is between 0.5 and 0.7, factor analysis can be conducted. However, if the value is

greater than 0.7, the existing correlations among the data are suitable for factor analysis. Moreover, to ensure data suitability for factor analysis, Bartlett's test should be used to confirm that the correlation matrix, which forms the basis of factor analysis, is not zero in the population. If the Sig value of the test is less than 0.05, it can be stated that the correlation matrix is not zero, and the data are sufficient for exploratory factor analysis.

Since the KMO number was (0.877) and the Sig value of Bartlett's test was (0.000), the data are sufficient for exploratory factor analysis.

Table 2

Exploratory Factor Analysis of Human Resource Development Factors

Category	Items	Factors					
		1	2	3	4	5	6
Causal	Retaining Key Organizational Employees	0.98					
	Confronting Challenges Arising from Global Competition	0.98					
	Social Changes and Implementing Job Design Changes	0.73					
	Rapid Changes in Banking Sciences	0.75					
	Technological Advancements and Overt and Covert Competitions Globally	0.60					
	Increasing Customer Expectations	0.72					
	Job Burnout	0.57					
Contextual	Two-way Interaction and Dialogue Between Individuals		0.76				
	Rapid Technology and Its Impact on Work Environments		0.76				
	Internally Focused on the Organization		0.72				
	Activities like Strategic Planning		0.77				
	Establishing Ethical, Behavioral, and Value Standards		0.95				
	Cultural Change Programs		0.78				
Intervening	Knowledge Sharing Among Employees			0.65			
	Emerging Various Human Resource Risks			0.76			
	Commitment and Participation			0.96			
	Identifying Talented Individuals in the Organization			0.47			
	Mental Attention to Training-Related Issues			0.96			
	Designing and Implementing Training Courses and Leadership Skills Development			0.86			
Core	Systematic Learning and Development Methods				0.86		
	Increasing Learning Opportunities				0.99		
	Developing Employee Participation and Sharing Material and Spiritual Successes				0.72		
	Enhancing Human Resource Capabilities				0.68		
	Enhancing Organizational Productivity				0.99		
	Providing Knowledge Sharing Opportunities for All Stakeholders				0.46		
	Imitating Successful Leaders and Organizations				0.57		
	Talent Management				0.99		
	Establishing Constructive Relationships at All Organizational Levels				0.86		
	Aligning Individual and Organizational Goals for Mutual Benefits				0.99		
	Developing Electronic Banking				0.99		
	Improving Business Processes and Increasing Employee Productivity				0.82		
Creating Sustainable Value in the Business Environment				0.75			
Strategy	Knowledge-based Organizations					0.75	
	Virtual Organizations					0.75	
	Strengthening Specific Knowledge and Skills					0.70	
	Updating Banking Knowledge					0.73	
	Creating Added Value and Optimizing Human Communications					0.71	

Consequence	Expanding an Effective Work Environment	0.83
	Creating Learning Networks	0.80
	Designing and Implementing Team Activities	0.81
	Sending Employees for External Training Courses	0.74
	Managing and Developing Career Paths	0.75
	Attracting Competent Human Resources	0.70
	Empowering Employees as a New Method of Motivation	0.73
	Attracting Customer Satisfaction	0.82
	Creating Competitive Advantage for Banks	0.74
	Strengthening Financial and Economic Structure	0.72
	Improving Productivity	0.72
	Increasing Employee Job Satisfaction	0.66
	Preventing Job Abandonment	0.72
	Enhancing Empowerment and Growth of Human Resources	0.74
	Job Independence of Employees	0.82
	Achieving the Bank's Macro Goals and Strategies	0.82
	Creating Value for Shareholders	0.86
	Increasing Market Share	0.82

By executing the orthogonal rotation (varimax rotation) in examining the results of exploratory factor analysis on human resource development factors, it was shown that all research questions, with a factor loading of more than 0.30,

were categorized into 6 factors. Therefore, it can be stated that all identified factors can be considered as factors in human resource development.

Table 3

Fornell and Larcker Matrix of Factors Related to the Design of the Human Resource Fluid Capacity Development Model in Maskan Bank

Variable	Causal Factors	Contextual Factors	Interventionist Factors	Core Factors	Strategic Factors	Consequential Factors	Work Experience	Employee Loyalty	Employee Motivation	Commitment and Participation	Flexibility	Performance Improvement
Causal Factors	0.77											
Contextual Factors	0.75	0.75										
Interventionist Factors	0.60	0.62	0.68									
Core Factors	0.57	0.61	0.59	0.60								
Strategic Factors	0.50	0.57	0.61	0.59	0.60							
Consequential Factors	0.48	0.58	0.55	0.59	0.55	0.75						
Work Experience	0.77	0.50	0.57	0.61	0.60	0.60	0.55					
Employee Loyalty	0.75	0.75	0.50	0.57	0.55	0.62	0.75	0.59				
Employee Motivation	0.59	0.60	0.59	0.55	0.55	0.60	0.57	0.57	0.48			
Commitment and Participation	0.60	0.62	0.60	0.59	0.60	0.57	0.50	0.57	0.55	0.61		
Flexibility	0.59	0.60	0.65	0.60	0.60	0.55	0.48	0.55	0.58	0.55	0.59	
Performance Improvement	0.56	0.57	0.60	0.59	0.57	0.55	0.57	0.48	0.58	0.55	0.59	0.55

As is evident, the values on the principal diagonal of the matrix are greater than all other values in the respective columns, indicating that our model has suitable discriminant validity. These findings show that all 12 factors meet the questionnaire's objective of designing a model for developing the fluid capacity of human resources in Maskan Bank (convergent validity) and also suggest that the

subscales do not correlate so highly that they become one construct, thus the components are not redundant (divergent validity).

4 Discussion and Conclusion

This research was conducted with the objective of examining the strategies and consequences of developing the

fluid capacity of human resources in Maskan Bank. The findings indicated that strategic factors included: knowledge-based organizations; virtual organizations; strengthening specific knowledge and skills; updating banking knowledge; creating added value and optimizing human communications; expanding an effective work environment; creating learning networks; designing and implementing team activities; sending employees for training courses outside the organization; managing and developing career paths; attracting competent human resources; and empowering employees as a novel method of motivation. Additionally, consequential factors included: customer satisfaction; creating competitive advantage for banks; strengthening financial and economic structure; improving productivity; increasing job satisfaction of employees; preventing job abandonment; enhancing empowerment and growth of human resources; job independence of employees; achieving the bank's macro goals and strategies; creating value for shareholders; increasing market share; benefiting from developed human capital; and 6 core phenomena (work experience, employee loyalty, employee motivation, commitment and participation of employees, flexibility, performance improvement) in the development of the fluid capacity of human resources in Maskan Bank were identified, leading to the presentation of a new and innovative model in the formation of the pattern of human resource fluid capacity development in Maskan Bank.

The results of this research indicate that the development of the fluid capacity of human resources, as a novel method of creating motivation and developing human communications in organizations, has become one of the hottest topics in human resource management today. The existence of rapid changes, technological advancements, and both overt and covert competitions in the world have made the importance and necessity of developing the fluid capacity of human resources even more evident. Multiple environmental drivers encourage organizations to develop human resources and empower employees, including the rapid growth of technology and its impact on work environments, and increasing customer expectations as a critically important competitive factor. The benefits derived from developing the fluid capacity of human resources have led most organizations to make efforts to implement this process. In recent years, human resource development has been one of the most interesting and challenging topics in human resource management, and its application scope is continually expanding to include other areas of management.

Additionally, the current research results indicate that effective human resource management in organizations is achievable through the creation and expansion of an effective work environment, development of employee participation, and sharing of material and spiritual successes in the organization with the help of employees. Furthermore, given the findings of this research, human resource management in recent years has shifted towards competency assessment as a tool for identifying strengths and weaknesses in performance and recognizing talented individuals within the organization; hence, competency-based identification of individuals for selection, appointment, promotion, as well as development and training planning, has had significant results.

These results align with the findings of previous research (Hatami et al., 2021; Helfat et al., 2009; Jajarmizadeh et al., 2020; Macke & Genari, 2019; Ravikumar et al., 2020; Yu & Zhang, 2020). Hatami et al. (2021) also concluded that in facing the social responsibilities of human resource management, each organization could have a specific strategy regarding the development of the fluid capacity of human resources. Accordingly, by correctly recognizing each of the characteristics of social responsibility architecture, it is possible to employ specific management methods for that architecture. On the other hand, supervising organizations by obliging them to present social responsibility reports and creating competition among them in implementing these responsibilities, with the encouragement of implementing organizations, can motivate human resource managers to execute these responsibilities (Hatami et al., 2021). Gerhart and Feng (2021) also concluded that the efficiency and development of any organization are largely dependent on the proper use of human resources. As organizations grow larger, their problems increase accordingly (Gerhart & Feng, 2021). Managers continuously strive to control their employees in relation to various issues and pay less attention to their internal needs in human resource capacity development strategies. Some managers insist that employee satisfaction can be increased through rewards and incentives for work, neglecting that employees' needs are not solely material. They may believe that employees are their subordinates and should accept their commands.

5 Limitations and Suggestions

One limitation of this research was that the study sample only included the state-owned Maskan Bank and did not

cover private banks. Also, since the present research was based on both qualitative and quantitative methods, it is possible that both interviewers and respondents might not have been sufficiently precise in responding to questions. It is recommended that the Central Bank conduct extensive studies on the development of the fluid capacity of human resources and compare the results of all banks. Another suggestion is the establishment of a Human Resource Empowerment Council in banks, and the empowerment process of banks should be reviewed regularly

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The cooperation of all participants in the research is thanked and appreciated.

Declaration of Interest

The authors of this article declared no conflict of interest.

Authors Contributions

Majid Kazeminasab actively contributed to the conception and design of the study, overseeing the

qualitative research section, and collaborating with academic experts and human resource specialists. His involvement extended to the development of research instruments, particularly the creation of semi-structured interviews. Behzad Mashali, on the other hand, led the quantitative segment of the research, actively engaging managers, experts, and employees of Maskan Bank. He played a pivotal role in the participant selection process, the application of stratified random sampling, and the development of the quantitative questionnaire based on qualitative insights. Both authors were instrumental in ensuring the study's methodological validity through the face validity method. In terms of data analysis, Majid Kazeminasab made significant contributions through the qualitative coding method, while Behzad Mashali applied structural modeling and confirmatory factor analysis using specialized software.

Ethical Considerations

In this research, ethical standards including obtaining informed consent, ensuring privacy and confidentiality were observed.

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